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## Questions?

### Eileen Lessard

Vice President, Director of  
The Club at Rockland Trust  
508.946.8485

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The Club at Rockland Trust  
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# The Club

AT

ROCKLAND TRUST | BANK

Member FDIC

## Dear Club Members,

I'm excited to share our Beyond Banking at The Club newsletter with you.

The times they are a-changin', and we're adapting with them to stay safely connected while still providing some entertaining and informative content you can enjoy from the comfort of your home. I've recently had the privilege of talking with many of you, chatting about how you and your families are doing, what your needs are, and asking how we can help. I look forward to having even more of these talks with you! Rockland Trust is the bank where each relationship matters, and during these times, these relationships are more important than ever. So please, feel free to reach out even if it's not about banking and you just need someone to talk to.

It's important that we still socialize, remain connected, and stay healthy during these times; that's why we're trying to get as many members set up on Zoom as possible to attend our upcoming virtual events. If you don't currently have Zoom for your computer or smartphone, check out the article on Page 2.

Zoom is just one of the changes we've adapted to. One change for me it seems is that I've been ordering more things online than ever before! If you're anything like me with all this online ordering, it's good practice to have separate checking accounts in order to stay safe — one for your income and a separate account for ordering online. We offer free checking accounts to help make this possible, or even a separate Club Checking account so you can withdraw cash from the account at any ATM in the U.S. for free.<sup>1</sup> Be sure to tell your friends and family about the perks of a Club Checking account because we're excited to have a new benefit that you can take advantage of, our Refer A Friend program. See Page 8 for more info.

The new year is a good time to review or possibly update your power of attorney, health care proxies, will, insurance, and beneficiaries. I took this time to update my information and I'm glad I did. It really makes a difference if I can't speak for myself when potential health issues arise. Peace of mind is priceless.

With all that being said, I want to wish you all a wonderful holiday season and a Happy New Year full of health and happiness! We look forward to a time when we can once again all gather together. Until then we look forward to connecting with you virtually or one-on-one.

Sincerely,

**Eileen Lessard**

Vice President, Director of The Club at Rockland Trust

1. Club Checking accounts will be reimbursed for surcharges charged by another institution for ATM withdrawals anywhere in the United States. Reimbursements will be reported to the IRS at the end of each tax year.

## Understanding Zoom

The Club at Rockland Trust will soon have virtual events using Zoom. If you are a new user of Zoom, please see the instructions below on how to get started with your **FREE** Zoom account.

If you need information, have questions, or need help, please contact Patrick Wimberly at 508.946.8486 or [Patrick.Wimberly@RocklandTrust.com](mailto:Patrick.Wimberly@RocklandTrust.com).

- Go to **Zoom.us** and sign up using your email address. Once you sign up, you will receive a confirmation email. When you finish the registration, you can sign in to your Zoom account.
- For computers or laptops, go to **Zoom.us/Download** then download Zoom Client for Meetings for computers.
- For smartphones and tablets, go to the Apple App Store or Google Play Store to download the Zoom app.
- Make sure the camera, microphone, and other hardware are compatible and working with Zoom.

Already have Zoom? We've created some free Zoom backgrounds that you can use. Visit our website [RocklandTrust.com/TheClub](https://www.rocklandtrust.com/TheClub) and click on the Virtual Events tab to download a free Zoom background.

**Turn to Page 5 for upcoming virtual events.**

## Worcester Blood Drive

Many of our colleagues participated in a blood drive in Worcester for Boston Children's Hospital on September 16, 2020.



**Pictured from left to right:**

**Elyson dos Santos**, Business Development Officer for Worcester, **Shana Hazen**, Branch Manager at Worcester Grafton Street, **Khadine Liburd**, Relationship Banker at Worcester Grove Street, **Eileen Lessard**, Director of The Club at Rockland Trust, and **Gareth McAlinden**, Relationship Banker at Worcester Grafton Street.





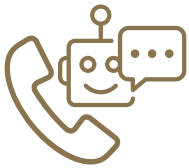
## Protect Yourself from COVID Scams

with Financial Education Officer, **Julie Beckham**



### Ignore offers for vaccinations and home test kits.

Scammers are selling products to treat or prevent COVID-19 without proof that they work.



### Hang up on robocalls.

Scammers use illegal sales calls to get your money and your personal information.



### Watch out for phishing emails and text messages.

Don't click on links in emails or texts you didn't expect.



### Research before you donate.

Don't let anyone rush you into making a donation. Get tips on donating wisely at [ftc.gov/charity](https://ftc.gov/charity).



### Stay in the know.

To learn more about how to avoid scams and consumer fraud that targets seniors, contact our Financial Education Officer, Julie Beckham at Julie.Beckham@RocklandTrust.com to get more information or to set up a virtual workshop.

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## Interested in learning more with **Julie Beckham**?

Join our Zoom webinar **This Is YOUR Life: Consumer Protection for Seniors** on March 4, 2021 from 1:00 p.m. - 2:00 p.m. and learn how to protect yourself from financial scams. Scammers continually find new ways to get what they want — but this is YOUR life and at Rockland Trust, we want to help you navigate the latest scams to keep your money safe. Call **508.946.8486** to make a reservation!



## Have you joined our book club?

The Club at Rockland Trust Book Club meets the third Thursday of each month from 1:00 p.m. to 2:30 p.m. Due to COVID, we have switched to a conference call format.

If you are interested in joining, please contact us at **508.946.8486**.

### Upcoming Book Club Meetings

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**January 21, 2021**

*One Hundred Years of Solitude*

by Gabriel Garcia Marquez

**February 18, 2021**

*The Honk and Holler Opening Soon*

by Billie Letts

**March 18, 2021**

*Where Are the Children?*

by Mary Higgins Clark

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Cut along the lines for your very own bookmark! For best results, view our newsletter at [RocklandTrust.com/TheClub](http://RocklandTrust.com/TheClub) and print this page on cardstock.

With our travel plans halted due to COVID, you can still enjoy the beauty of our world with Ron Rosenstock’s virtual travelogues. Ron has been creating images of the world since the 1950s and invites you to join him as he takes us through the amazing places he’s been throughout the world.

## **January 2021 – Peru and the Galapagos Islands**

Tour the ancient Inca Empire in Peru and take a virtual walk through the ruins of Machu Picchu. Go back in Earth’s history as we visit the unspoiled Galapagos Islands.

## **February 2021 – Iceland and Greenland**

Iceland is the land of rainbows and waterfalls, and Greenland is home to glaciers and icebergs. Both countries show the power of nature with their stunning and contrasting beauty.

## **March 2021 – Ireland**

Explore hidden forests and fairy glens in the west of Ireland. Visit the land of saints, scholars, poets, and musicians. Meet some of the friendliest people in the world on the Emerald Isle.

For more information on Ron Rosenstock, visit **RonRosenstock.com**. To be added to our contact list for details on how you can view these travelogues, please call The Club at **508.946.8486**.

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To sign up for any of the following events, please call Patrick Wimberly at **508.946.8486** so we ensure you receive the Zoom link to participate in the event. Visit **RocklandTrust.com/TheClub** to stay up to date on all of our upcoming Virtual Events

## **February 14, 2021 [Time TBD] – Worcester Senior Center Distinguished Speaker Series**

Echocardiologist Dr. Bryon Gentile will talk about the signs of cardiovascular disease and how to live a healthy life. Afterward, Joe Fish will run a heart-friendly exercise class. His programs are made to help older adults improve strength, balance, and mobility — you can even participate sitting down!

## **February 25, 2021 [10:00 a.m. - 11:00 a.m.] – IMG Zoom Webinar on the State of the Economy**

Join the Rockland Trust Investment Management Group (IMG) for an Economy and Stock Market Update Webinar that will focus on how to protect your assets in uncertain times and generate income in a low interest rate environment.

## **March 4, 2021 [1:00 p.m. - 2:00 p.m.] – This Is YOUR Life: Consumer Protection for Seniors**

Join Rockland Trust’s Financial Education Officer Julie Beckham and learn how to protect yourself from financial scams. Scammers continually find new ways to get what they want — but this is YOUR life and at Rockland Trust, we want to help you navigate the latest scams to keep your money safe.





## Soup's On: Italian Wedding Soup



### What You'll Need

#### Meatballs

- 1 tablespoon olive oil
- ½ lb. ground beef 80% lean
- ½ lb. ground pork
- 1 lightly beaten egg
- ½ cup Italian breadcrumbs
- ¼ cup Parmesan cheese (*grated into powder*)
- 3 cloves minced garlic
- ⅓ cup roughly chopped fresh parsley
- Salt and pepper to taste

#### Soup

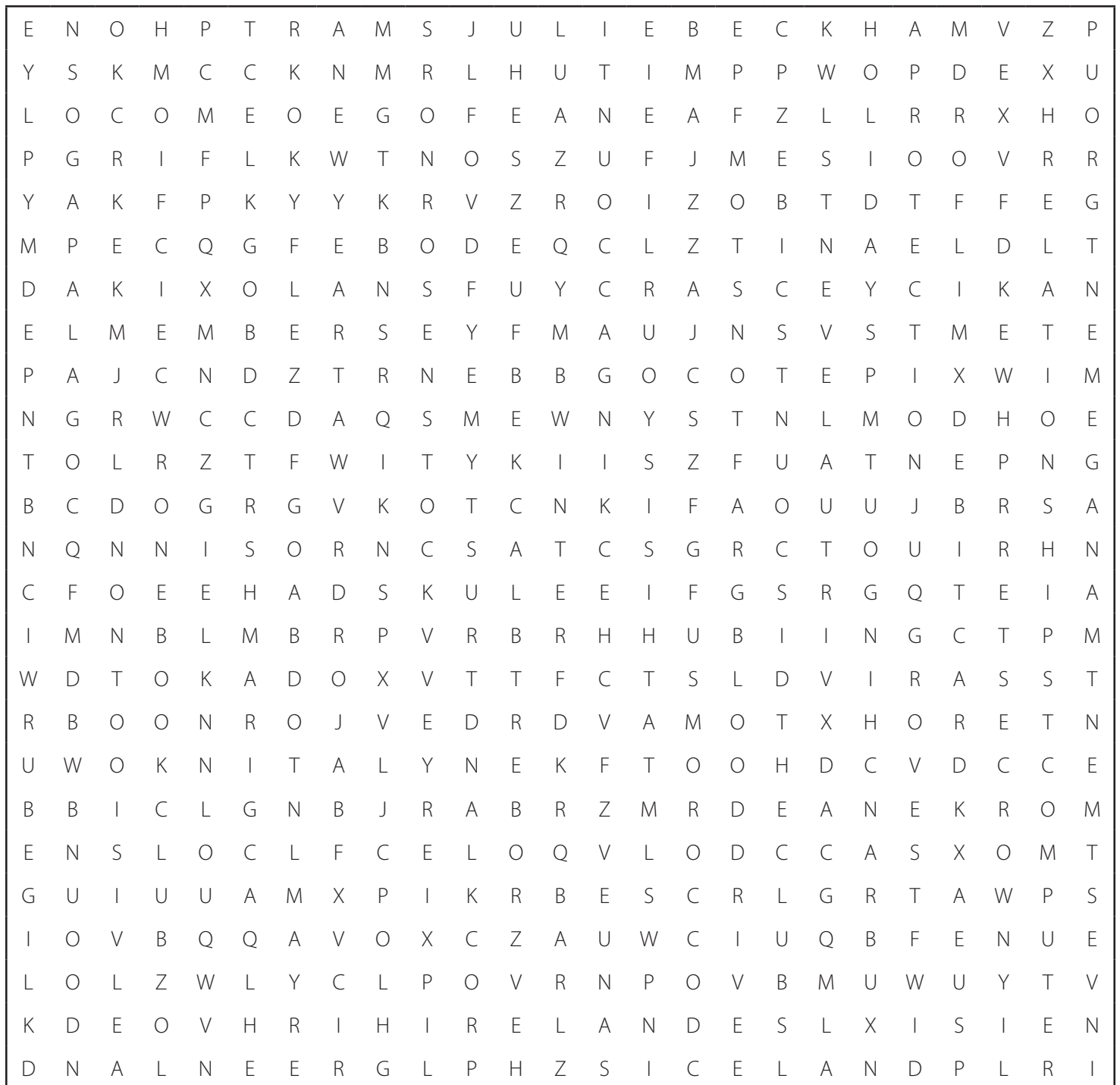
- 1 ¼ cups diced carrots
- 1 ¼ cups diced yellow onion
- ¾ cup diced celery
- 1 tablespoon minced garlic
- 8 cups chicken broth
- 2 teaspoons Italian seasoning
- Salt and pepper to taste
- ¾ cup dry acini de pepe pasta
- 8 oz. fresh spinach

### Instructions

Pour the olive oil in a large skillet. Gently combine the remaining meatball ingredients and roll the mixture into 1-inch balls. Brown the meatballs on the stovetop for 2-3 minutes. The inside of the meatballs will finish cooking in the soup.

Add the carrots, onion, celery, garlic, chicken broth, Italian seasoning, and browned meatballs into a slow cooker. Cook on high for 4 hours or low for 8 hours. When your soup has finished cooking, add the acini de pepe and cook on low for 30 more minutes. Stir in the spinach when time is up. Garnish with any leftover Parmesan cheese and parsley.

## Winter Word Search



ACCOUNT  
ATM  
BEYOND BANKING  
BLOOD DRIVE  
BOOK CLUB  
BOOKMARK  
BRANCHING OUT

CHECKING  
COMPUTER  
DEBIT CARD  
DISCOUNTS  
GALAPAGOS  
GRAFTON ST  
GREENLAND

GROVE ST  
HOLIDAYS  
ICELAND  
IRELAND  
ITALY  
JAZZ JAM  
JULIE BECKHAM

MEMBERS  
MENDON  
MILFORD  
NEW YEAR  
PERU  
PROTECTION  
RELATIONSHIPS

ROCKLAND TRUST  
RON ROSENSTOCK  
SMARTPHONE  
THE CLUB  
THIS IS YOUR LIFE  
VIRTUAL EVENTS  
WINTER

WORCESTER  
ZOOM

# Branching Out

## We're always looking for ways to make your banking experience even more convenient—

which is why we're pleased to announce our newest convenient branch location in Worcester County. Visit our new branch located at 967 Grafton Street, located in the Stop & Shop Plaza.



**Serving Local Communities**  
*since 1907*

For the safety of our customers and colleagues, Rockland Trust branch lobbies will be accessible by appointment only. Drive-up locations will remain open.  
**To make an appointment at our Grafton Street branch, call 774.420.7700.**



**Pictured from left to right:**  
**Patrick Bekier**, Relationship Banker,  
**Gareth McAlinden**, Relationship Banker,  
**Shana Hazen**, Branch Manager,  
**Joseph Saster**, Relationship Banker, and  
**Katelyn Latimer**, Relationship Banker.

## *It pays to know someone...*

With our Refer A Friend program, you can earn \$50 for every new member referred\* to The Club. Clip this coupon and give it to your referral to complete and then provide at account opening at any Worcester County branch. If they open a Club Checking account, you get \$50 if all requirements of the promotion are met.

Referred Person's Name

Name of The Club member who referred you

Referred Person's Address

Address of The Club member who referred you

Referred Person's Email

Email of The Club member who referred you

\*Referred customer must open a new Club Checking account and meet all account balance requirements throughout the first 90 days of account opening. Referring customer must be a current Rockland Trust personal checking or savings account holder. Employees are not eligible. By participating in this program, each party may be aware that the other is a Rockland Trust customer. Referred Persons who currently own or have had a Rockland Trust checking account within 90 days prior to the account open date are not eligible. Limited to one bonus per referred customer and referred account. If the referred account is in good standing and meets the Club Checking balance requirements, the bonus will be paid directly to the referring account 120 days after the referred person's account opening. Both accounts must be open at the time the reward is credited. Bonus payment will be reported to the IRS for the tax year in which it is paid. Offer may be discontinued at any time without prior notice.



## Business Discounts

Being a member of The Club means access to various deals and discounts throughout Worcester County, including at local businesses like the ones featured below.

### Island Fin Poké

**\$2 off any bowl**

41 Park Ave. Worcester, MA 01608  
**508.304.6809**

### Purchase Street Market

**10% off \$100+ purchases**

89 Purchase St. Milford, MA 01757  
**781.308.1536**

### Golden Rule Home Care

**10% off**

1199 Main St. Worcester, MA 01603  
**855.465.3785**

### Fastfix

**20% off iPhone repairs**

301 Grove St. Worcester, MA 01605  
**774.232.3636**

### Mondi Hair Salon

**10% off any service**

850 Southbridge St. Auburn, MA 01501  
**508.832.9867**

### Spoodles Deli

**Free catering delivery**

358 Main St. Worcester, MA 01608  
**508.755.0800**

### Hamilton Computer Repairs

**10% off any repair**

379 Park Ave. Worcester, MA 01610  
**508.755.2299**

### Eyeglasses & Hearing Aids

**10% off original price**

Stephen P. Welch A.B.O.C., Optician Lic. 1595, HIS Lic. 065  
1405 Main St. Worcester, MA 01603  
**508.799.9204**



To access these discounts at these businesses, simply show your Club at Rockland Trust Debit Card to signify your Club membership.

To view more discounts and further information on the discounts featured above, visit **RocklandTrust.com/Discounts**

# Meet Our Team

## Rockland Trust Investment Management Group

More than you expect. Just what you need.

At Rockland Trust Investment Management Group, we know that each relationship matters. That's why we provide an exceptional level of client service to each individual, family, business, and institution we serve throughout Massachusetts and Rhode Island.

We take a personal approach to wealth management in order to fully understand where you are now, where you want to go, and what you will need to get there. We build your team thoughtfully, carefully selecting the individuals with the expertise you need today and with the flexibility to add new team members or capabilities as your needs evolve tomorrow.

### Comprehensive wealth management solutions.

At Rockland Trust Investment Management Group, we combine the extensive resources and expertise of a large institution with the deeply personal service you expect from a community bank.

#### Centered on your success

We focus on downside protection in order to grow and preserve your wealth over the long term. Our disciplined approach to investing seeks to:

- **Protect and build wealth** through well-diversified asset allocation programs
- **Implement investment strategies** to deliver consistent, competitive returns
- **Determine appropriate fiduciary arrangements** through a trust or other plan

#### Services that meet your needs

We offer comprehensive wealth management services that are custom-built to meet your unique needs, including:

- **Financial and Retirement Planning**
- **Investment Management**
- **Trust and Estate Services**
- **Tax Analysis**
- **Insurance Analysis**
- **Business Owner Services**

### InvestSelect<sup>SM</sup>

InvestSelect is a portfolio management solution offered exclusively through the Rockland Trust Investment Management Group. InvestSelect features over 15 distinctly different portfolio options — each comprised entirely of quality mutual funds covering a variety of asset classes. We will work with you to determine the most appropriate InvestSelect option for you based on your goals, time horizon, risk tolerance, income needs, and other factors.

With InvestSelect, you gain access to the top mutual funds in the country. Plus, you will enjoy the convenience and peace of mind knowing that your investment is being continually monitored — and adjusted as needed — by seasoned professionals.

## ROCKLAND TRUST

### Investment Management Group

Mutual funds, annuities and other investments are:

Not FDIC Insured • Not a deposit • May go down in value  
No bank guarantee • Not insured by any federal government agency

Investments in stocks, bonds, mutual funds and other securities are not bank deposits or obligations, are not guaranteed by any bank, and are not insured or guaranteed by the FDIC (Federal Deposit Insurance Corp.), the Federal Reserve Board, or any other government agency. Investments in stocks, bonds, and mutual funds involve risks, including possible loss of principal.

# Your best years are ahead of you.

Start experiencing them today at The Club at Rockland Trust.

**Virtual Events | A Dedicated Banker | Special Offers and Discounts**

To learn more, contact one of our Club Directors:



**Eileen Lessard, Director**

Eileen.Lessard@RocklandTrust.com

508.946.8485



**Patrick Wimberly, Assistant Director**

Patrick.Wimberly@RocklandTrust.com

508.946.8486

Club membership is for individuals 50 and better. Other membership requirements apply.\* For additional details, visit [www.RocklandTrust.com/TheClub](http://www.RocklandTrust.com/TheClub)

*The Club*

AT

**ROCKLAND  
TRUST  
BANK**

\*Must have a Club Checking account and maintain a combined \$25,000 average daily balance in any of your personal checking, savings, money market, CD, and/or IRA CD accounts. Account must be opened at one of our Worcester County locations.