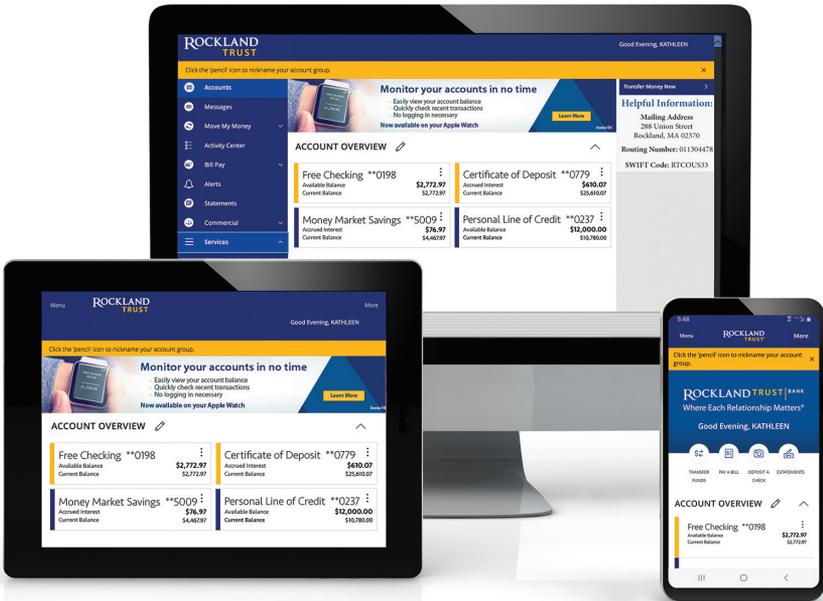


Transitioning to Online and Mobile Banking

Soon you'll have a consistent banking experience
from desktop to tablet to mobile device.



Prefer to do your banking on your phone? You'll have
access to the full menu of online banking capabilities
through the Rockland Trust mobile app.

Welcome

Your East Boston Savings Bank Online Banking will transfer to Rockland Trust Online Banking during the weekend of **November 12**.

There will be some interruption to your online banking during the time that all the necessary changes are being made. Please see the transition checklist on pages 2-3 to prepare for any actions you need to take.

- You can begin using Rockland Trust Online Banking starting on **Monday, November 15**.
- Mobile banking will also be available to use on **November 15** by downloading the Rockland Trust mobile app.

With Rockland Trust Online and Mobile Banking, your bank is always open. Manage your money anytime, anywhere you like. Whether you're on your phone or in the office, you can always access your Rockland Trust accounts.

Important dates and times

5:00 p.m. Wednesday, November 10

Access to East Boston Savings Bank Bill Pay ends.

Access to initiate an East Boston Savings Bank external transfer ends.

Friday, November 12**4:00 p.m.** Access to East Boston Savings Bank Mobile Check Deposit ends.**5:00 p.m.** Access to East Boston Savings Bank Online and Mobile Banking ends.

Monday, November 15

Access to your accounts in Rockland Trust Online Banking begins at **RocklandTrust.com** and through the Rockland Trust Mobile Banking app.

Soon you'll have access to the latest innovative banking technology, enabling you to:

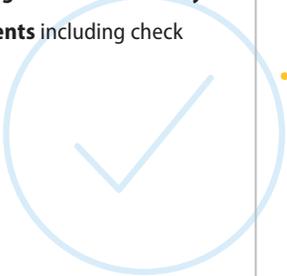
- Bank seamlessly across any device
- Pay your bills all in one spot
- Send money to another Rockland Trust Online or Mobile Banking customer
- Set alerts to stay on top of your accounts
- Access up to three years of eStatements
- Schedule an appointment online
- Access live chat
- Review transactions, transfer money between accounts, and much more

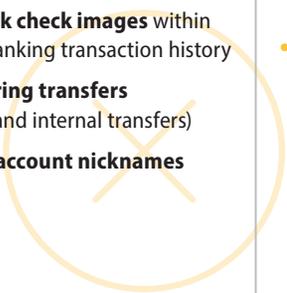


Transition checklist

What you need to do	By when?	Details	Done?
 Verify your email address and phone number (Very important)	November 8	Verify that the information associated with your online banking account is accurate. Log in to East Boston Savings Bank Online Banking. Click on the Customer Service tab at the top of your screen and select Manage Contact Information . If your email address and phone number are correct, there is nothing more you need to do. If they have changed, enter the new information. You can also verify your info by calling 800.657.3272 or visiting an East Boston Savings Bank branch.	<input type="checkbox"/>
 Make note of alerts, account nicknames, and future-dated and recurring transfers between your East Boston Savings Bank accounts (internal transfers), and accounts that are linked to other financial institutions (external transfers)	November 12	When you log in to Rockland Trust Online or Mobile Banking on or after November 15, you will need to reestablish alerts, all future-dated and recurring transfers, and account nicknames. For security reasons, some alerts have already been activated.	<input type="checkbox"/>
 For your records, we recommend that you print or download copies of all your East Boston Savings Bank eStatements and online banking transaction history	November 12	Three years of eStatements and 60 days of online banking transaction history will transfer. You will be able to view East Boston Savings Bank check images on your Rockland Trust eStatements, but not within your Rockland Trust Online Banking transaction history.	<input type="checkbox"/>
 Update your browser (if needed)	Prior to November 15	If you are using an outdated browser, you may have issues accessing Rockland Trust Online Banking. Visit RocklandTrust.com/browser-test to determine which browser version you are using and whether it is supported.	<input type="checkbox"/>
 Reinstate eStatement delivery in Rockland Trust Online or Mobile Banking	On or after November 15	If you wish to receive eStatements, reinstate your choice within Rockland Trust Online or Mobile Banking by clicking on the Statements tab and accepting the eStatement disclosure. Otherwise, your statements will be mailed to you.	<input type="checkbox"/>
 Migrate QuickBooks and Quicken links to Rockland Trust	On or after November 15	If your online banking account is linked to QuickBooks or Quicken, you will need to merge or relink your account. Please go to RocklandTrust.com/Welcome for more information.	<input type="checkbox"/>
 Update routing number	On or after November 15	Contact businesses and individuals who send wires to your account and provide them with the Rockland Trust routing number (011304478) .	<input type="checkbox"/>

What will and won't be transferred?

Online and mobile banking items that WILL transfer	Bill pay items that WILL transfer
<ul style="list-style-type: none"> • General account information and User ID • 60 days of online banking transaction history • Three years of eStatements including check images 	<ul style="list-style-type: none"> • Active bill pay payee information, bill payment history, and ebills • Future-dated and recurring bill payments

Online and mobile banking items that WILL NOT transfer	Bill pay items that WILL NOT transfer
<ul style="list-style-type: none"> • Linked accounts with another financial institution • East Boston Savings Bank check images within your online and mobile banking transaction history • Future-dated and recurring transfers (applies to both external and internal transfers) • Your current alerts and account nicknames 	<ul style="list-style-type: none"> • Third-party payment services, such as People Pay • QuickBooks and Quicken online banking account links

Bill pay

If you currently use bill pay, all of your future-dated bill payments will continue to process without interruption. Your payees, recurring payments, and bill payment history will transfer automatically to Rockland Trust Bill Pay.

Changes to bill pay payment processing

Funds are withdrawn from your account on the effective date of an electronic payment or when the payee cashes the check. The cutoff time to submit a bill payment is 3:30 p.m.

Are you already a Rockland Trust customer?

If you are an online or mobile banking customer of East Boston Savings Bank and Rockland Trust, your East Boston Savings Bank account will be rolled into your existing Rockland Trust Online and Mobile Banking. You will be able to use your current Rockland Trust User ID to log in to your account. However, the following information **will not** transfer over:

- **Your bill pay payee and payment information from your East Boston Savings Bank account.** You will need to reestablish this information.
- **Future-dated and recurring bill payments.** You will need to reestablish this information in Rockland Trust Bill Pay.
- **Future-dated and recurring transfers.** You will need to reestablish this information in Rockland Trust Online Banking.

Logging in to online banking for the first time

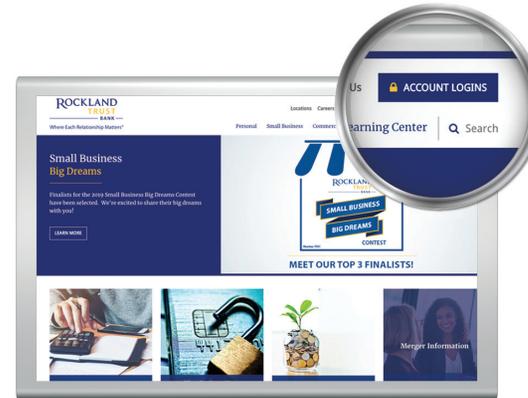
Secure Access Codes

On or after November 15, when you log in to Rockland Trust Online Banking for the first time, you will be prompted to receive a Secure Access Code. This one-time-use code allows you to log in to our online banking system securely. The code will be sent to the email or phone number that was associated with your East Boston Savings Bank Online Banking account.

It is important that you verify that the email and phone number associated with your East Boston Savings Bank account(s) are correct prior to November 8. Please see the transition checklist on page 3 for how to verify and update this information.

When you log in for the first time, you will be prompted to choose how you'd like to receive your Secure Access Code: via phone or email.

Note: Only the last few digits of your phone number and email address will be visible. Secure Access Codes are generated at login and are used for transaction authorization.



On a computer or laptop

1. Go to **RocklandTrust.com** and click on the blue **Account Logins** box at the top right corner of the screen.
2. On the next screen, click the box at the bottom of the screen that says **Attention**.
3. Submit your East Boston Savings Bank User ID to create your password.
4. Select the way in which you would like to receive your Secure Access Code.
5. Enter the Secure Access Code in the box and click **Submit**. The code is valid for only 15 minutes. If it expires, you can always request a new one.
6. Validate the information in the User Profile. If changes need to be made, update your information under the **Services** menu within online banking. Click **Submit Profile**.
7. Create a new password following the requirements listed on the page and click **Submit** at the bottom of the page.
8. Read the Online Banking Agreement and scroll to the bottom to accept its terms. Click the **I Accept** button to formally accept the Online Banking Agreement.
9. Upon your second login, you will be prompted with the option to register the device you are using. If you register the device, you may no longer need to obtain a Secure Access Code when logging in from the same device.
10. If you would like to change your User ID, log in to online banking, then go to **Settings > Security Preferences > Change Login ID**.

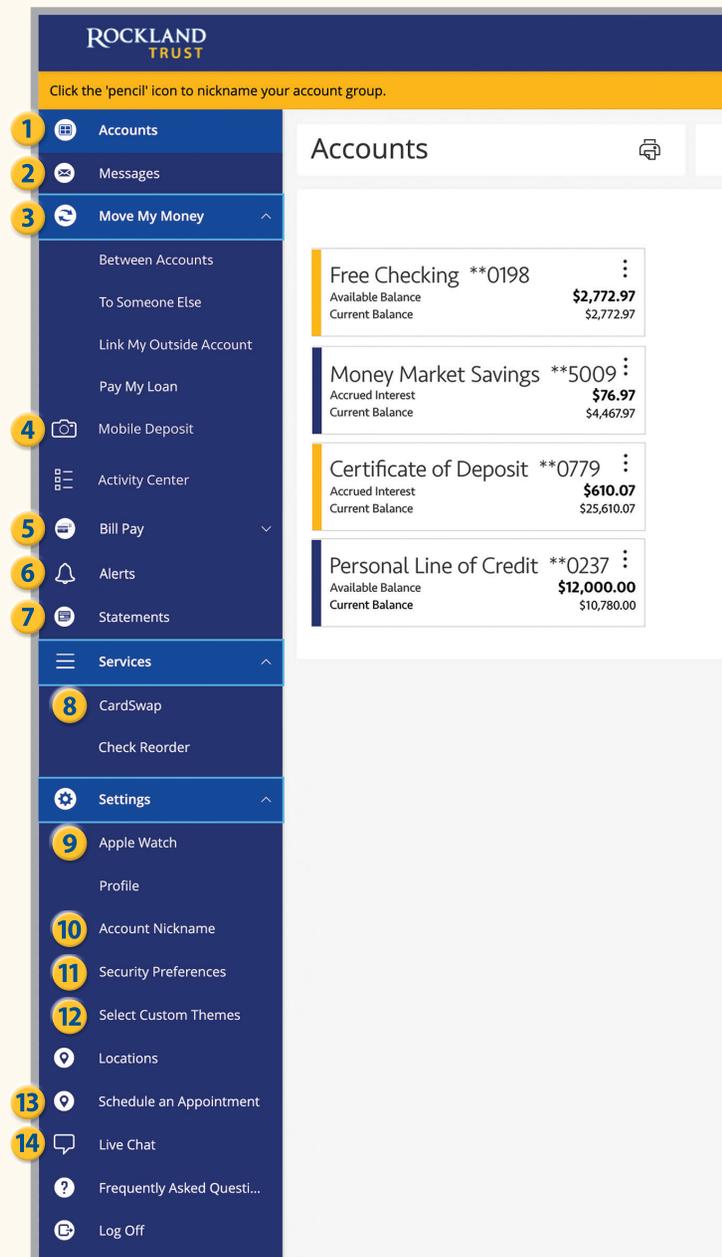


On a tablet or smartphone

1. Visit the App Store or Google Play to download the **Rockland Trust Mobile Banking app**.
2. Open the Rockland Trust Mobile Banking app and click on **I am a new user**.
3. Follow steps 3 through 10 above.

Online and mobile banking overview

- 1 **Accounts** Provides a quick view of all your accounts and balances; click on the account tile for account details
- 2 **Messages** Send and receive secure messages
- 3 **Move My Money** Transfer funds between accounts, send money to another Rockland Trust customer or set up a transfer to your external bank account
- 4 **Mobile Deposit** Available for mobile devices through the Rockland Trust mobile app
- 5 **Bill Pay** Start paying your bills online
- 6 **Alerts** Set up email or text alerts for date reminders, balance notifications, transaction alerts, and more
- 7 **Statements** Enroll in and view eStatements
- 8 **CardSwap** Update your Rockland Trust Debit Card payment information for your favorite subscriptions and digital services in one place with one click
- 9 **Apple Watch** Enable access to check your account balances and recent transactions on your Apple Watch
- 10 **Account Nickname** Create names for your accounts and change the order in which they appear on the screen
- 11 **Security Preferences** Manage your passwords, User ID, and Secure Access Code delivery options
- 12 **Select Custom Themes** Choose a theme to customize the look of your online banking pages
- 13 **Schedule an Appointment** Make an appointment with a banker
- 14 **Live Chat** Get your questions answered quickly





Rockland Trust's cutoff time to submit a bill payment is **3:30 p.m.**

Bill pay overview

The bill pay menu displays your payees, bills due, pending payments, and payments processed. From here you can manage payees and schedule, edit, or delete scheduled payments.

The screenshot shows the Rockland Trust Bill Pay interface. At the top, there's a header with the Rockland Trust logo, 'Bill Pay', and a phone number. Below this is a navigation bar with a '+ Pay someone new' button (1) and toggle buttons for 'MULTI PAY' and 'SINGLE PAY' (2). A search bar 'Find a biller' is present. The main area is a table of bills with columns: 'Pay To', 'Coming Due', 'Last Scheduled', '\$ Amount', and 'Deliver By'. A dropdown menu for 'National Grid, ...1025' is open, showing options: 'Set up auto-pay' (5), 'Add reminder' (6), 'View payment history', and 'Setup ebill' (7). A 'Payment Box' (4) is visible for the National Grid bill, showing a date of 11/17/21. To the right, an 'Activity' sidebar shows a table of payments with columns 'Deliver By', 'Paid To', and '\$ Amount'. A 'Total scheduled: \$2,795.70' is shown at the bottom right. Buttons for 'Clear' and 'Confirm all payments' are at the bottom.

- 1 **Pay Someone New** Set up a new payee
- 2 **Multi Pay and Single Pay** Toggle between processing multiple or single payments
- 3 **Payees** Click on down arrow to view payee information
- 4 **Payment Box** Enter payment amount
- 5 **Set Up Auto-Pay** Create an automatic payment
- 6 **Add Reminder** Create a bill pay reminder
- 7 **Set Up ebill** You can receive electronic copies of bills from eligible companies; once an ebill is set up, the payee can automatically send an electronic version of your bill to your online banking
- 8 **History and More** View payment history and reports
- 9 **Pending Payments** Edit or cancel scheduled payments



We're here to help

Relationships are important to us, and we want to assure you that we are committed to making your transition to Rockland Trust Online Banking as easy as possible.

For more information, go to [RocklandTrust.com/Welcome](https://www.rocklandtrust.com/Welcome) and view our online banking user guides, or call our merger support line at **508.732.3825**.

Associates are available:

Weekdays 7:00 a.m. to 8:00 p.m.

Saturday 8:00 a.m. to 5:00 p.m.

Sunday 10:00 a.m. to 3:00 p.m.



To get started with Rockland Trust Mobile Banking, download the mobile app on or after November 15.

ROCKLAND TRUST

Where Each Relationship Matters®