

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.*

Online, anytime. Manage your money easily.

Your time is valuable. So spend more of it growing your business and less on financial tasks. Rockland Trust Online and Mobile Banking lets you quickly check activity, transfer money, pay bills, and do everything else you need to do when managing your business account.

Important dates and times

Wednesday, November 10

- 4:30 p.m.** Access to initiate East Boston Savings Bank ACH transactions ends.
- 5:00 p.m.** Access to East Boston Savings Bank Bill Pay ends.

Friday, November 12

- 3:00 p.m.** Access to initiate a wire transfer through East Boston Savings Bank Online Banking ends.
- 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:

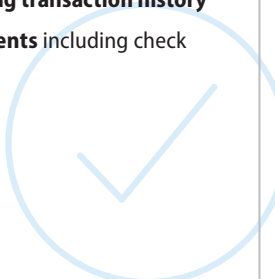
- *Bank seamlessly across any device*
- *View real-time account transactions and balances*
- *Manage user access all in one menu*
- *Approve transactions right from your mobile device*
- *Pay bills, execute ACH and wire payments, and deposit checks on the go*
- *Streamlined management of templates for recurring activity*
- *Schedule an appointment online*
- *Access live chat*




Transition checklist

What you need to do	By when?	Details	Done?
 Make note of alerts, account nicknames, and future-dated and recurring transfers between your East Boston Savings Bank accounts	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"/>
 Reestablish user rights	On or after November 15	The account owner/designated admin will need to reestablish user rights for all users. For more information about user rights, visit RocklandTrust.com/Welcome to view our Business Online Banking User Guide.	<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 • 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"> • Future-dated and recurring transfers • Your current alerts and account nicknames • User rights The account owner/designated admin will need to reestablish user rights for all users 	<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.**

ACH and wires

You no longer need to use a token to log in to your online banking account or for transaction approvals. Secure access codes are generated at login. As a Rockland Trust customer, the cutoff time for wire transfers is **4:00 p.m.** and the cutoff time for ACH transactions is **4:30 p.m.**

For more information about ACH and wire services, visit **RocklandTrust.com/Welcome** to view our Business Online Banking User Guide.



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.

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. You no longer need to use a token to log in to your online banking account. 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 new 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

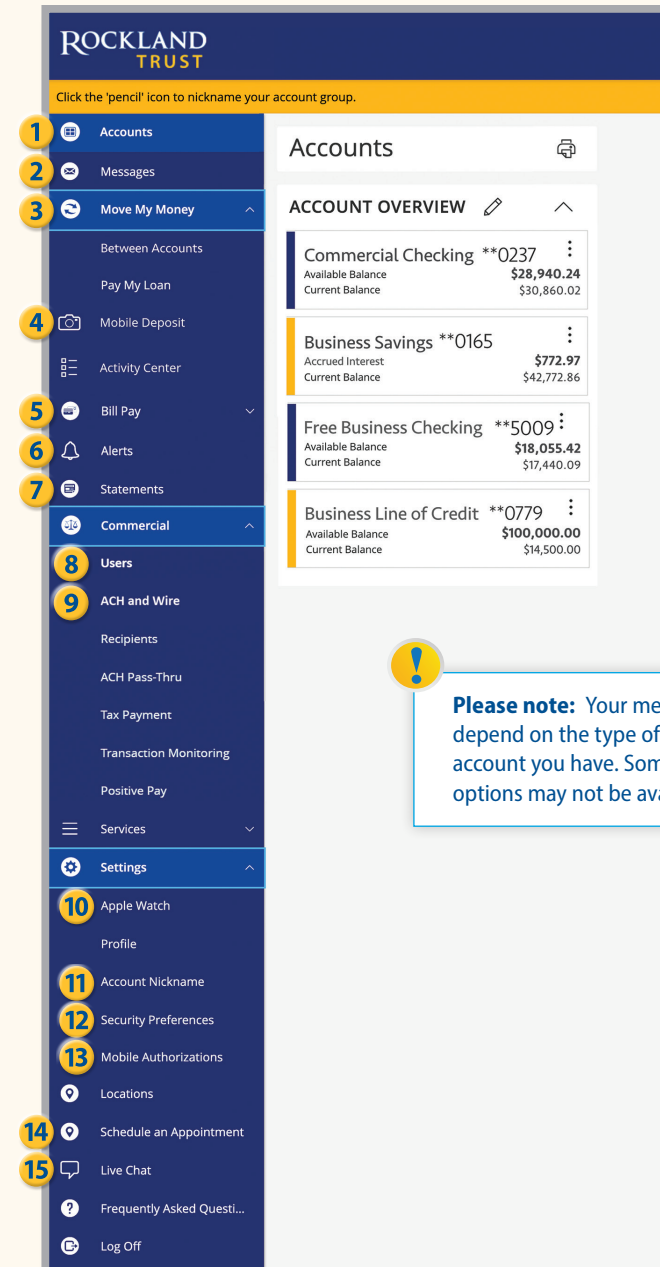
1. Visit the App Store or Google Play to download the **Rockland Trust Mobile Banking app**.
2. Open the Rockland Trust Mobile Banking app and click on **I am a new user**.
3. Follow steps 3 through 10 above.

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 or make a loan payment
- 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 **Users** Add a user, establish or modify user access to accounts, and set up transaction limits
- 9 **ACH and Wire** Initiate ACH and wires
- 10 **Apple Watch** Enable access to check your account balances and recent transactions on your Apple Watch
- 11 **Account Nickname** Create names for your accounts and change the order in which they appear on the screen
- 12 **Security Preferences** Manage your passwords, User ID, and Secure Access Code delivery options
- 13 **Mobile Authorizations** Enroll to be able to approve transactions using your mobile device
- 14 **Schedule an Appointment** Make an appointment with a banker
- 15 **Live Chat** Get your questions answered quickly



The Rockland Trust cutoff time for wire transfers is **4:00 p.m.**
The cutoff for ACH transactions is **4:30 p.m.**





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 icons for 'Pay someone new', 'Approvals', 'Multi Pay', and 'Single Pay'. The main area is divided into two sections: a left section for managing payees and a right section for activity and history.

Left Section:

- Pay someone new** (1): A button to add a new payee.
- Pay To / Pay From** (4): A dropdown menu to select a payee. The current selection is 'National Grid, ...1025'.
- Coming Due** (2): A dropdown menu to select a due date. The current selection is '11/17/21'.
- \$ Amount** (5): A text input field for the payment amount.
- Deliver By** (3): A dropdown menu to select a delivery method. The current selection is '11/17/21'.
- Activity** (10): A section on the right showing a list of scheduled payments. It includes columns for 'Deliver By', 'Paid To', and '\$ Amount'.

Right Section:

- Forecast your balance** (6): A link to view the forecasted balance.
- All accounts** (9): A dropdown menu to select an account.
- Activity** (10): A section showing a list of scheduled payments. It includes columns for 'Deliver By', 'Paid To', and '\$ Amount'.

Bottom Section:

- Total scheduled:** \$2,795.70
- Buttons:** 'Clear' and 'Confirm all payments'.

- 1 **Pay Someone New** Set up a new payee
- 2 **Approvals** Approve payments
- 3 **Multi Pay and Single Pay** Toggle between processing multiple or single payments
- 4 **Payees** Click on down arrow to view payee information
- 5 **Payment Box** Enter payment amount
- 6 **Set Up Auto-Pay** Create an automatic payment
- 7 **Add Reminder** Create a bill pay reminder
- 8 **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
- 9 **Pending Payments** Edit or cancel scheduled payments
- 10 **History and More** View payment history and reports



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** 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.



Where Each Relationship Matters®