

IMPORTANT INFORMATION

What You Need to Know

Our goal is to make your transition as simple as possible. Below you will find key information that will help guide you in this process.

Key Facts

Account Numbers—In most cases, your account numbers will not be changing. Your account number is communicated in the enclosed **Account Summary sheet**. The bank routing and transit number that you will use after the merger for electronic transactions is 011304478.

Debit or ATM Cards—Prior to the merger, you will receive a new chip-enabled debit card with important information about card activation and when you should start using the new card. If you have any automatic payments from your current Nantucket Bank Debit Card, they will no longer work after June 9th.

To ensure a smooth transition, please contact your service provider(s) to update them with your new Nantucket Bank Debit Card account number **on or after June 10th and not before then**.

If you are an existing Rockland Trust Debit/ATM cardholder, you will receive a new card to access your converting Nantucket Bank account(s). After the merger is complete, you can contact the bank and link your accounts to one card.

Checks—If you have a checking account, you may continue using your existing checks beyond the merger date. After the merger is complete, you will receive a communication on how to order new checks.

Online Banking and Online Bill Pay—If you are an online banking user, **you will receive a separate mailing from us** in mid-May with instructions on how to get started with Rockland Trust Online Banking.

Locations—After the merger is complete, you will have access to more than 95 Nantucket Bank and Rockland Trust branch locations (many of which have Sunday hours) and access to over 145 ATMs.

Automatic Payments and Deposits—There will be no immediate interruption in your automatic payments or direct deposits. After the merger is complete, if you have companies that make direct deposits to your account, you may receive a paper check during the time the person/company is updating your records. **Important:** Your current Nantucket Bank routing and transit number will expire one year after the merger is complete. To avoid interruption, **after the merger is complete**, you should provide the Rockland Trust routing and transit number (011304478) to any companies/service providers that send automatic debit or credit transactions to your account.

Telephone Banking—For security reasons, you will need to establish an access number and PIN to use our automated telephone banking system after the merger is complete. To establish an access number and PIN after the merger, you should visit your local branch or call our Customer Information Center at 508.732.7072.

FDIC Insurance—Rockland Trust is a strong, secure, and well-capitalized bank, and a safe place for your deposits. All deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000. This coverage can be increased for larger deposits through titling of accounts. See page 6 for more information regarding FDIC insurance.

Account History—A limited amount of your online banking transaction history will transfer over; however, your eStatements with Nantucket Bank will not be transferred. **We recommend that before June 7th you print or download copies of your eStatements and online banking transaction history.**

Our Customer Information Center associates can be reached by calling 508.732.3825, and are available to answer your questions from 7:00 a.m. to 8:00 p.m. Monday through Friday, 8:00 a.m. to 5:00 p.m. Saturday, and 11:00 a.m. to 3:00 p.m. Sunday. You can also contact your local branch with any questions.