



Where Each Relationship Matters®



# Welcome to Rockland Trust!

## IMPORTANT INFORMATION ABOUT:

- The merger of The Milford National Bank and Trust Company and Rockland Trust
- Your new Rockland Trust accounts
- Expanded products and services available to you



# Welcome to Rockland Trust!

A helpful guide for  
**The Milford National Bank and Trust Company Customers**

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## We look forward to serving you.

We'd like to take this opportunity to welcome you and all The Milford National Bank and Trust Company customers to Rockland Trust.



Rockland Trust's 100-year history is that of a local bank with roots across eastern Massachusetts. We treat customers with respect, provide them with superior service from our team of knowledgeable professionals, and build long-term relationships. Every day, we strive to live up to our promise of "Where Each Relationship Matters." We make decisions locally, with a real understanding of our customers' needs.

Rockland Trust has the perfect combination of resources and convenience. As a Rockland Trust customer, you will benefit from a greater range of products and services that we offer and can enjoy the convenience of more than 85 Rockland Trust locations across eastern Massachusetts.

Our employees are our greatest asset, and through their dedication to serving customers like you, Rockland Trust is a strong and safe bank that is continually recognized by third parties. We have been:

- Recognized by *The Boston Globe* for the 9th consecutive year as one of the **Top Places to Work**.
- Named a **Top Charitable Contributor** by the *Boston Business Journal*.



This helpful guide has been put together to assist you through the upcoming transition to Rockland Trust. Please pay special attention to the "What You Need to Know" section on pages 2 and 3.

## IMPORTANT INFORMATION

# What You Need to Know

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



### **When can I start using Rockland Trust branches?**

You can start using Rockland Trust branches on Monday, November 19th.

## Key Facts

**Account Numbers**—There will be no change to your account number(s). 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 it. If you currently have any automatic payments from your Milford National Bank Debit Card, they will no longer work after November 18th.*

To ensure a smooth transition, please contact your service provider to update them with your new Rockland Trust Debit Card account number on or after November 19th and not before then.

If you are an existing Rockland Trust Debit/ATM cardholder, you will receive a new card to access your converting Milford National Bank account. 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 Rockland Trust checks.

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

**Locations**—After the merger is complete, ***all Milford National Bank branches will remain open***. In addition, you will have access to more than 85 branches (many of which have Sunday hours), and access to over 125 Rockland Trust 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:** The Milford National Bank routing and transit number will expire in one year. To avoid interruption, **after the merger is complete**, you should update any companies/service providers that send automatic debit or credit transactions to your account with the Rockland Trust routing and transit number (011304478).

**Phone Support**—***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 must 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 5 for more information regarding FDIC Insurance.

**Safe Deposit Boxes**—If you are a safe deposit box owner, there will be no interruption with your service or box location.

**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.



Please refer to the enclosed insert for more details on key dates and times.



## ANSWERS TO YOUR QUESTIONS

### General Questions

**Q: When can I start using Rockland Trust branches?**

A: Starting on Monday, November 19th, you can begin using any Rockland Trust branch location.

**Q: Will my branch remain open?**

A: Yes. All Milford National Bank branches will remain open.

**Q: Does Rockland Trust have telephone banking?**

A: Yes. With Rockland Trust's Telephone Banking, you can access account information, transfer funds between accounts, make loan payments, and do much more when and where it's convenient for you. For security reasons, on or after November 19th, you will need to establish an access number and PIN to use our telephone banking system. To establish an access number and PIN, you can visit your local branch or call our Customer Information Center at 508.732.7072 after the merger.

**Q: What will happen to my safe deposit box?**

A: There will be no interruption with your safe deposit box. **Note:** To welcome you to Rockland Trust, we will provide you with a 10 percent discount on your first year's annual rent with Rockland Trust.

**Q: What is Rockland Trust's routing and transit number?**

A: The Rockland Trust routing and transit number is 011304478. **Important:** The Milford National Bank routing and transit number will expire in one year. To avoid interruption, after the merger, you should update any companies/ service providers that send automatic debit or credit transactions to your account with the Rockland Trust routing and transit number.

**Q: Will I have access to my Milford National Bank account history?**

A: Your eStatements and transaction history with Milford National Bank **will not** be transferred. **We recommend that on or before November 15th you print or download copies of your eStatements and transaction history.** Going forward, you will have access to 13 months of transaction history in online banking and three years of eStatements.

**Q: Does Rockland Trust offer UChoose Rewards?**

A: Rockland Trust does not offer UChoose Rewards. All UChoose Reward points must be redeemed as of Friday, November 9th. Points not redeemed by this date will be forfeited.

**Q: When will I receive my last statement from Milford National Bank?**

A: A final Milford National Bank account statement for all checking and savings accounts will be mailed to you with up-to-date information as of November 16th. If you receive electronic statements, you will receive your final statement via mail. If you are a passbook customer, we recommend that you visit your local branch and have your passbook updated by the close of business on **Friday, November 16th**.

**Q: When will I receive information on my MNB Wealth Management® accounts?**

A: If you are an MNB Wealth Management® customer, you will receive a separate mailing from us in early November with information about your existing Wealth Management accounts. Please note: Your MNB Wealth Management accounts are not included in the enclosed Account Summary.

## Deposit Account Questions

**Q: Does Rockland Trust offer Deposit Insurance?**

A: Yes. 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.

Deposits at Milford National Bank are similarly insured by the FDIC. As a result, the merger will not affect deposit insurance coverage for many customers. If you have accounts at both Rockland Trust and Milford National Bank, under federal law you will continue to receive the same FDIC coverage as if your accounts were still at separate banks for six months after the merger. Certificates of Deposit will continue to receive separate FDIC insurance coverage until the first maturity date after the six-month period. After six months have passed, if your total account balance(s) exceed \$250,000, any excess may not be covered by FDIC insurance.

Like Milford National Bank, Rockland Trust also participates in Certificate of Deposit Account Registry Service (CDARS). A CDARS account enables customers to insure their deposits up to \$50 million.



**Q: When will funds from my deposits be available?**

A: Under our Funds Availability Policy, your deposits are generally available on the first business day after the business day we receive them. Electronic direct deposits and cash deposits are generally available the business day we receive them. We may extend these times in certain cases. Please refer to the enclosed Funds Availability Policy for more details.

**Q: Will Rockland Trust continue to automatically deduct payments, bills, and external loan payments from my account?**

A: Yes. Electronic payment arrangements will continue uninterrupted.  
**Important Note: If you have recurring payments processed through your Milford National Bank Debit Card, be sure to notify your service providers on or after November 19th with your new debit card account number in order to ensure a smooth transition.**

**Q: What will happen to the direct deposit of payroll or Social Security payments going into my account?**

A: Direct deposit of payroll, Social Security, pension, or government payments will automatically continue after your account converts to Rockland Trust.  
**However, a notification of change will be sent to the person/company that is initiating the transaction, asking them to change the routing and transit number to 011304478, as the Milford National Bank routing and transit number will expire in one year.** After the conversion, you may receive a paper check during the time the person/company is updating your records. Please contact your provider for any additional instructions.

**Q: Can I use my current checks or deposit tickets?**

A: 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 Rockland Trust checks.

**Q: Will I receive a new ATM and/or debit card?**

A: Yes. 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 it. In addition, you will receive a separate mailing with your new PIN information.

If you currently have any automatic payments from your Milford National Bank Debit Card, they will no longer work after **November 18th. In order to continue automatic payments, please contact your service provider to update them with your new Rockland Trust Debit Card number.**

If you are an existing Rockland Trust debit/ATM cardholder, you will receive a new chip-enabled debit card to access your converting Milford National Bank account. After the merger is complete, you can contact the bank and link your accounts to one card.



**Q: Will my account number(s) remain the same?**

A: Yes. Your account number(s) will remain the same.

**Q: Does Rockland Trust offer online banking?**

A: Yes. If you are currently an online banking and bill pay customer, you will receive a separate mailing from us in late October with instructions on how to get started with Rockland Trust Online Banking.

**Q: Does Rockland Trust offer mobile banking?**

A: Yes. Rockland Trust offers mobile banking with mobile check deposit. You can download and start using our app on or after November 19th.

**Q: Will I have to access ATMs on the SUM® program after the conversion?**

A: Yes. In addition to more than 125 ATM locations throughout eastern Massachusetts, Rockland Trust is a member of the SUM® program.  
Note: Rockland Trust may charge you a fee to use another bank's ATM even within the SUM® Network. However, the other bank's fee will not be charged.

**Q: Will there be any changes to my deposit statements?**

A: Your statement(s) will look slightly different. You will receive your savings statement monthly if there has been an electronic transaction that month; otherwise, you will receive your statement quarterly. Checking account statements will be mailed monthly.

**If you received eStatements for your checking or savings accounts, you will need to reinstate them by accepting the eStatement disclosure in the Rockland Trust Online Banking system after the merger is complete.**

**Rockland Trust offers combined statements. If you would like to take advantage of this feature, please contact your local branch or call 508.732.3825 after the merger is complete.**

**Q: Will there be any changes to the interest rate of my existing Certificate of Deposit (CD)?**

A: No. The interest rate and term of your existing CD will remain the same through its maturity. Prior to maturity, you will receive a CD pre-renewal notice. At maturity, or during the grace period of 10 calendar days following and including the maturity date, you may change the term, interest payment frequency, or principal amount of your CD. During the grace period, you may also choose not to renew your CD. If you do not renew your CD, you will not earn interest past the maturity date. If you do not make any changes, your CD will automatically renew for the term indicated on your CD pre-renewal notice.

**Q: Will my IRA account change?**

A: No. There will be no changes to the terms of your existing IRA.  
Upon the merger, Rockland Trust will become the custodian of your IRA.

**Q: Will I still have access to my overdraft protection line?**

A: Yes. If you have overdraft protection and overdraw your account, you will be covered for the exact amount of the overdraft, up to the amount of your overdraft protection line.

**Q: How do I make my monthly overdraft protection payment?**

A: Monthly payments that are due will be automatically debited from your Rockland Trust checking account on the payment due date, which will be 25 days from the date of your statement.

**Q: Will I still have access to my Optional Overdraft Protection Service?**

A: After the merger is complete, you will have access to Rockland Trust's Discretionary Overdraft Privilege service. Discretionary Overdraft Privilege will be limited to a maximum of \$750 compared to Milford National Bank's limit of \$1,000. Discretionary Overdraft Privilege does not cover overdrafts caused by ATM and debit card transactions. If you wish to opt-in to this service, you can do so after the merger is complete.

## Loan Account Questions

**Q: Are there any changes to the terms of my loan(s)?**

A: No. The terms of your loan(s) will remain the same.

**Q: Will my loan account number remain the same?**

A: Yes. Your account number will remain the same.

**Q: Where do I make my loan payments?**

A: You can make loan payments through online banking, at any Rockland Trust branch, or by mailing your payment to:

Rockland Trust  
P.O. Box 32  
Middleboro, MA 02346

**Online Payments:** If you use an online bill pay provider outside of Milford National Bank, please update your account with the address above. Rockland Trust's routing number is 011304478.

**Q: Will Rockland Trust continue to automatically debit my deposit account for my loan payment?**

A: Yes. Any automated payment arrangement will continue uninterrupted. The bank will attempt to withdraw funds from your deposit account for three days beginning on your scheduled automatic payment date. At Rockland Trust, checks can be written with no minimum amount.



**Q: Will I still be able to use my Home Equity Line of Credit?**

A: Yes. After the merger is complete, you will receive a new packet of Rockland Trust checks. Upon receipt of the new checks, please destroy the packet you are presently using.

**Q: When is my Home Equity Line of Credit payment due?**

A: Home Equity Line of Credit payments are due 25 days from the date of your statement.

**Q: I have a loan secured by collateral. What do I need to provide to my insurance company?**

A: To update your policy, you will need to contact your insurance company and provide them with the following Mortgagee/Loss Payee information.

Rockland Trust ISAOA/ATIMA  
P.O. Box 812  
Norwell, MA 02061

**Q: I still have questions. Whom can I contact?**

A: Visit your local branch or contact our merger support line at 508.732.3825. We'll be happy to answer any questions you may have.

## OVERVIEW OF PRODUCTS AND SERVICES

# Committed to providing world-class products, tools, and guidance for you and your business

Rockland Trust offers an array of convenient services that allow you to bank on your own terms—whether that means in a branch, using our online and mobile banking tools, via our online live chat, or at one of our Smart ATMs. And, with our SecurLOCK Equip™ app, you can turn access to your debit card on and off instantly using your mobile device.

### Banking options and account access that make your life easier

- Online Banking and Bill Pay
- Free Coin Counting<sup>1</sup>
- Mobile Banking with Fingerprint and Face ID Login
- Mobile Check Deposit
- Instant Issue Debit Cards
- Extended Hours, Including Sundays<sup>2</sup>
- Chip-enabled Debit Cards
- Make Purchases Using Apple Pay®, Google Pay®, and Samsung Pay®<sup>3</sup>

### Lending Capabilities

Whether it is \$5,000 or \$50 million, Rockland Trust has the right lending solutions for consumers and businesses. Our experienced bankers work closely with you to get you what you need.

- Mortgages
- Home Equity Loans and Lines of Credit
- Equipment Leasing
- Small-Business Loans
- Commercial Lending
- Asset-Based Loans

### Treasury Management

From lockbox to remote deposit—our products and services are among the best in the business and can translate into real savings for your business.

### Skillful Investment Management

Whether you're an individual investor or a financial manager for a local business, our Investment Management Group can create and guide a unique and comprehensive plan for you. Our team of over 70 professionals offers nearly 400 years of combined experience and manages over \$3.5 billion in assets.

- Trust and Estate Services
- Financial Planning
- Insurance
- Retirement Planning

<sup>1</sup> Free for Rockland Trust customers. Available at certain locations.

<sup>2</sup> Available at certain locations. Visit [RocklandTrust.com](https://RocklandTrust.com) for more details.

<sup>3</sup> Apple, the Apple logo, and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. GooglePay™ is a trademark of Google Inc. Samsung is a registered trademark of Samsung Electronics Co., Ltd.

## Rockland Complete Relationship Banking

Our Rockland Complete package recognizes you for doing more of your banking with us. Get exclusive rates, priority service, and other benefits only our Rockland Complete banking package can offer.

### Rockland Complete Checking

Features include:

- Interest bearing
- Combines the balances in all your eligible deposit accounts, home equity loan accounts, and eligible CDs to meet the minimum balance requirement to waive the monthly maintenance fee<sup>1</sup>
- Free ATMs nationwide! Plus unlimited reimbursement of other banks' ATM surcharges<sup>2</sup>
- Free standard-style checks or \$15 toward alternate designs
- Plus, no fee for stop payments, money orders, or treasurer's checks

### Rockland Complete Money Market

Features include:

- Complimentary account for Rockland Complete customers<sup>3</sup>
- Interest bearing
- Convenience of writing checks<sup>4</sup>
- Easy transfers to and from your Rockland Complete Checking account<sup>4</sup>

<sup>1</sup> The Monthly Maintenance Fee will be assessed if the combined average daily balances in your checking, savings, and money market accounts plus eligible CDs and any outstanding loan balances for home equity lines of credit and home equity loans, which includes Express Mortgage products, falls below \$25,000. IRA CDs are not included.

<sup>2</sup> Rockland Complete 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.

<sup>3</sup> Should you close your Rockland Complete Checking account, we will change your Rockland Complete Money Market account to a standard money market account, subject to the current rates and fees associated with that account.

<sup>4</sup> Certain transactions are limited on Money Market and Savings Accounts. If you exceed this limit, an Excess Transaction Fee may be assessed for each transaction over the limit. In addition, if you exceed the limit on a regular basis, we may close your money market or savings account, or change this type of account to a different deposit account you are eligible to maintain. See your Deposit Account Agreement for more information on Limited Transactions.

# Checking Accounts

## Free Checking

Free Checking is a convenient, free account with no minimum balance requirement or monthly maintenance fee. Free Checking offers unlimited check writing, online banking with bill pay, mobile banking with mobile check deposit, and a debit card.

## Advantage Checking

With Advantage Checking, you'll enjoy total banking convenience. This account offers a competitive interest rate, unlimited check writing, online banking with bill pay, mobile banking with mobile check deposit, a debit card, and free ATMs.<sup>1</sup> A minimum daily balance of \$500 will waive the \$8 monthly maintenance fee.

## Free Student Checking

Students face challenges every day, from studying for exams to running from class to class. That's why we offer Free Student Checking, an account that features no minimum balance or monthly maintenance fee, online and mobile banking, mobile check deposit, free ATMs,<sup>1</sup> plus one surcharge rebate per statement period,<sup>2</sup> paperless statements, and more.



**Please Note:** After the merger is complete, your account's monthly maintenance fees will be waived for the first 6 months. During that time, you should evaluate our different checking and savings account options and determine whether we have an account that better fits your needs. If you prefer to switch accounts, please visit your local branch or contact us at 508.732.3825 after the merger is complete and we will be happy to move you to the account of your choice.

<sup>1</sup> Other institutions may impose a fee for use of their ATMs, if not in the SUM® ATM Network.

<sup>2</sup> Free Student Checking accounts will be reimbursed for one surcharge per statement period. Reimbursements will be reported to the IRS at the end of each tax year.



Please refer to the Account Summary provided with the enclosed letter to confirm the name of your new checking or savings account, and then learn more about the features and benefits of your new account in the chart below.

#### PERSONAL CHECKING OPTIONS<sup>1</sup>

	FREE CHECKING	ADVANTAGE CHECKING	ROCKLAND COMPLETE CHECKING	FREE STUDENT CHECKING <sup>5</sup>
<b>Monthly maintenance fee</b>	No minimum balance requirement or monthly maintenance fee	\$8 monthly maintenance fee waived with a \$500 minimum daily balance	\$25 monthly maintenance fee waived with a combined balance of \$25,000 <sup>4</sup>	No minimum balance requirement or monthly maintenance fee
<b>Interest bearing</b>	No	Yes	Yes	No
<b>Chip-enabled debit card</b>	Yes	Yes	Yes	Yes
<b>Non-Rockland Trust ATM withdrawal fee</b>	\$2	\$0 <sup>2</sup>	\$0 <sup>3</sup>	\$0 <sup>2</sup>
<b>ATM surcharge rebates</b>	No	No	Yes <sup>3</sup>	Yes <sup>3</sup>
<b>Free online and mobile banking</b>	Yes	Yes	Yes	Yes

<sup>1</sup> All individuals 18 years of age and younger, or 65 years of age and older, are eligible for a checking account free from certain service charges. Please notify us if you qualify and wish to be exempt from these charges.

<sup>2</sup> Other institutions may impose a fee for use of their ATMs, if not in the SUM® ATM Network.

<sup>3</sup> Rockland Complete Checking accounts will be reimbursed for surcharges charged by another institution for ATM withdrawals anywhere in the United States. Free Student Checking accounts will be reimbursed for one surcharge charged by another institution for ATM withdrawals anywhere in the United States per statement period. Reimbursements will be reported to the IRS at the end of each tax year.

<sup>4</sup> The Monthly Maintenance Fee will be assessed if the combined average daily balances in your checking, savings, and money market accounts plus eligible CDs and any outstanding loan balances for home equity lines of credit and home equity loans, which includes Express Mortgage products, falls below \$25,000. IRA CDs are not included.

<sup>5</sup> You must be a full- or part-time student between the ages of 16 and 24. Effective on your 25th birthday, your account will be converted to a similar product type.



# Money Market and Savings Accounts

## Money Market Savings

Our Money Market Savings account is ideal for those individuals who seek both flexibility and a greater return.

## Free Savings

Our Free Savings account delivers a competitive interest rate with no monthly maintenance fee, regardless of your balance.

PERSONAL SAVINGS AND MONEY MARKET <sup>1</sup>			
	MONEY MARKET SAVINGS	FREE SAVINGS	PASSBOOK SAVINGS <sup>2</sup>
Monthly maintenance fee	\$8	None	\$5
Minimum daily balance to waive monthly maintenance fee	\$2,500	N/A	\$250
Check access	Yes, limited <sup>2</sup>	No	No
Interest bearing	Yes, tiered	Yes	Yes
ATM access: Chip-enabled debit card	Yes	Yes	No
Non-Rockland Trust ATM withdrawal fee	\$2 <sup>3</sup>	\$2 <sup>3</sup>	N/A
Free online and mobile banking	Yes	Yes	N/A

<sup>\*</sup> Not available for new accounts.

<sup>1</sup> All individuals 18 years of age and younger, or 65 years of age and older, are eligible for a savings account free from certain service charges. Please notify us if you qualify and wish to be exempt from these charges.

<sup>2</sup> Certain transactions are limited on Money Market and Savings Accounts. If you exceed this limit, an Excess Transaction Fee may be assessed for each transaction over the limit. In addition, if you exceed the limit on a regular basis, we may close your money market or savings account, or change this type of account to a different deposit account you are eligible to maintain. See your Deposit Account Agreement for more information on Limited Transactions.

<sup>3</sup> Other institutions may impose a fee for use of their ATMs, if not in the SUM<sup>®</sup> ATM Network.

# Certificates of Deposit and IRAs

## Certificates of Deposit

When you invest with an FDIC-insured Rockland Trust Certificate of Deposit, you'll enjoy competitive interest rates and terms from 31 days to five years. The minimum opening deposit for a Rockland Trust CD is \$1,000.

## IRAs

A traditional IRA provides you with a tax-deferred way to save for retirement. And depending on your financial position, you may be able to deduct your contributions on your tax return.<sup>1</sup>

## CDARS

Certificate of Deposit Account Registry Service (CDARS) is the easiest, most convenient way for individuals, businesses, and public entities to enjoy full FDIC insurance on deposits larger than \$250,000. As a member of CDARS, Rockland Trust can provide you with easy access to multimillion-dollar FDIC protection on your CD investments.

# Mortgage Options

Rockland Trust is one of the leading mortgage lenders in Massachusetts, with a full range of competitive options. Programs include:

- Fixed and adjustable rate mortgages
- Jumbo mortgages
- First-time home buyer programs
- MassHousing loans

# Home Equity Loans and Lines of Credit

Tapping into the equity in your current home is a convenient way to get the funds you need. Use it to consolidate debt, make home improvements, or pay for education expenses. And, with a Rockland Trust Home Equity Line of Credit you get both the flexibility of a line of credit *and* the predictability of a fixed-rate loan with our Fixed Rate Loan Conversion option.

<sup>1</sup> You should consult your tax advisor for additional information.

## INVESTMENT SOLUTIONS

# Customized Investment Management Solutions

At Rockland Trust Investment Management Group, we design customized investment options for individuals, businesses, and institutions. Our team of more than 70 investment professionals has extensive experience helping clients build net worth through prudent asset management.

## Investment Philosophy

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 plans.

## Fiduciary Services

The Investment Management Group offers a full array of estate and retirement planning services, including:

- Estate planning
- Trust services
- Tax services
- Customized retirement plans—401(k) salary deferral plans, defined benefit plans, and profit sharing plans.

**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 and Insurance

Rockland Trust Financial Services will provide you with the highest level of service delivered by experienced investment and fiduciary professionals. Whether you are an individual seeking investment guidance or a business looking for a customized retirement plan solution, our team of LPL financial advisors will work with you to determine the appropriate investments and fiduciary arrangements consistent with your goals.

## Investment Services

Whether you're a seasoned investor or opening your first investment account, we'll introduce you to the appropriate investment representatives. Ask about our no-obligation review that begins with an assessment of your asset allocation strategy to make sure it is in line with your long-term goals and objectives. We can also provide an in-depth analysis of your current investment portfolio, including individual stocks, bonds, and mutual fund holdings, as well as CD and money market accounts.

## Retirement Services

The sooner you begin planning for retirement, the more comfortable that retirement will be. Rockland Trust Financial Services offers access to a variety of retirement savings and investment plans.

## Insurance Services

Not only can we help you pursue your financial goals, but we can also help protect you along the way. Rockland Trust's broker/dealer, LPL Financial, has a wide range of products available, including life, disability, and long-term care insurance.

Securities offered through LPL Financial, Member FINRA/SIPC.  
Insurance products offered through LPL Financial or its licensed affiliates.  
Rockland Trust, Rockland Trust Investment Management Group and Rockland Trust Financial Services are not registered brokers/dealers and are not affiliated with LPL Financial.

**Not FDIC Insured • Not Bank Guaranteed • May Lose Value  
Not Insured by any Federal Government Agency • Not a Bank Deposit**

## Business Solutions to Help Your Business Succeed

Rockland Trust was started as a business bank by business owners who knew what to look for in a bank. As one of the largest lenders in Massachusetts, we've got the people and resources to help your business thrive. And we're local and easy to reach—which means you work directly with decision makers every day.

### Business Loan Products

Whether it is \$5,000 or \$50 million, Rockland Trust has the right lending solutions for you and your business. Our experienced bankers work closely with you to get you what you need.

- Business loans and lines of credit
- Term loans
- Letters of credit
- New Markets Tax Credit
- SBA loans
- Overdraft lines of credit
- Commercial mortgages
- Business credit cards
- Equipment leasing
- Asset-based lending

### Treasury Management

We offer a variety of services, including online and mobile banking, remote and mobile deposit, ACH, sweep accounts, lockbox services, zero balance accounts (ZBAs), positive pay, international and domestic wires, and more.

### Municipal Services

We have dedicated professionals, specialized in providing the full range of financial services to municipalities.

## Merchant Services

Cash flow is a key component of the success of any business. Rockland Trust understands this, which is why we have partnered with Elavon to deliver first-class merchant services.

### Credit Card Processing

Provide the payment options your customers look for and get faster access to your funds with our credit/debit card processing and electronic check acceptance services.

### Mobile Payment Solutions

Mobile credit card processing means bringing your business with you—allowing you the convenience to accept payments anywhere, anytime—with your smartphone or tablet.

## Premier Banking for Professionals

Professionals often have specialized banking needs. Whether you are an attorney, accountant, doctor, or dentist, Rockland Trust's Premier Banking for Professionals offers a full range of products and services to you, your firm, and your employees.

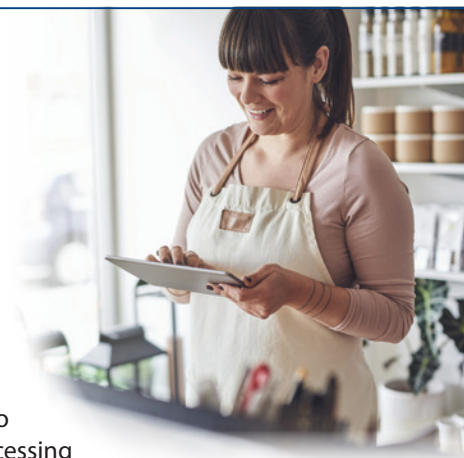
## Condo/Property Management

The responsibilities and duties of association leaders and property management firms are substantial and unique. That's why we have put together a set of banking solutions to simplify and streamline your collection of monthly payments, cash management, and other banking needs.

## Fraud Prevention Tools

Rockland Trust has taken the initiative to protect our business customers from the potential threat of fraud. We offer a range of products and services to safeguard your money and give you greater control over your transactions.

- Positive Pay: Safeguards against fraudulent check transactions
- Debit Blockers: Safeguards against unauthorized ACH transactions



# Business Checking

Businesses are different, so we offer three different checking choices, including free business checking and money market options tailored to fit any business need.

## Free Business Checking

Designed to help you run your small business efficiently, Rockland Trust's Free Business Checking is an ideal account for most small businesses. You'll get 200 free transactions per month, and there is no minimum balance requirement or monthly service fee.

## Premier Business Checking

For businesses that require more from their checking account, we offer Premier Business Checking. Among the many special discounts and services are 500 free transactions per month; a waiver of the \$25 service fee with an average daily collected balance of \$10,000 in Premier Checking only, or \$25,000 in all of your combined business checking and savings deposits (excludes CDs), and a free Business Owner High Yield Checking account for the CEO/owner.

## Commercial Checking

Rockland Trust offers Commercial Checking for larger businesses with heavier transaction volumes. This account features an earnings credit that you can use to offset service fees.



**Please Note:** After the merger is complete, your account's Monthly Service Fees will be waived for the first 6 months. During that time, you should evaluate our different checking and savings account options and determine whether we have an account that better fits your needs. If you prefer to switch accounts, please visit your local branch or contact us at 508.732.3825 after the merger is complete and we will be happy to move you to the account of your choice.





Please refer to the Account Summary provided with the enclosed letter to confirm the name of your new checking or savings account, and then learn more about the features and benefits of your new account in the chart below.

#### COMPARE OUR BUSINESS CHECKING OPTIONS

	FREE BUSINESS CHECKING ACCOUNT	PREMIER BUSINESS CHECKING ACCOUNT	COMMERCIAL CHECKING ACCOUNT
<b>Monthly service fee</b>	\$0	\$25	\$12/\$18 <sup>2</sup>
<b>Minimum average daily collected balance required to waive monthly service fee</b>	N/A	\$10,000 in Premier Business Checking or \$25,000 in combined business checking and savings deposits (excludes CDs).	Earnings credit rate can be used to offset monthly service fee. <sup>3</sup>
<b>Free transactions per month<sup>1</sup></b>	200 free transactions per month, <sup>1</sup> with 50¢ per transaction over the free transaction limit.	500 free transactions per month, <sup>1</sup> with 50¢ per transaction over the free transaction limit.	N/A
<b>Non-Rockland Trust ATM withdrawal fee<sup>4</sup></b>	\$2	\$2	\$2
<b>Monthly fee for online banking</b>	None	None	\$9.95
<b>Monthly fee for online bill pay</b>	None	None	\$5
<b>Business chip-enabled debit card for you and your employees</b>	Yes	Yes	Yes
<b>Free mobile banking with mobile check deposit</b>	Yes	Yes	Yes

<sup>1</sup> Includes debits, credits, scheduled transfers, and items deposited per monthly statement. 50¢ per transaction over the free transaction limit.

<sup>2</sup> Fee is \$18 for treasury management commercial checking customers.

<sup>3</sup> The earnings credit rate is calculated using the 90-day T-bill as a benchmark during the statement period.

<sup>4</sup> Other banks may charge you a fee for use of their ATMs if not in the SUM® ATM Network.

# Business Savings and Money Market Accounts

## Business Savings

With a competitive interest rate and 20 free transactions per month, it pays to do your business banking with Rockland Trust.

## Premier Business Money Market Savings

Your extra operating cash can earn money while remaining accessible should you need it immediately. Our business money market account gives you access to your funds while paying competitive interest rates.



COMPARE OUR BUSINESS SAVINGS OPTIONS		
	BUSINESS SAVINGS	PREMIER BUSINESS MONEY MARKET SAVINGS
Monthly service fee	\$5	\$10
Minimum daily balance to waive monthly service fee	\$1,000	\$2,500
Free transactions per month <sup>1,2</sup>	20 free transactions per month, <sup>1</sup> with 50¢ per transaction over the free transaction limit.	50 free transactions per month, <sup>1</sup> with 50¢ per transaction over the free transaction limit.
Check writing <sup>2</sup>	No	Yes
Interest rates	Non-tiered	Tiered by balance

1 Transactions include all debits, credits, scheduled transfers, and items deposited per monthly statement. 50¢ per transaction over the free transaction limit.

2 Certain transactions are limited on Money Market and Savings Accounts. If you exceed this limit, an Excess Transaction Fee may be assessed for each transaction over the limit. In addition, if you exceed the limit on a regular basis, we may close your money market or savings account, or change this type of account to a different deposit account you are eligible to maintain. See your Deposit Account Agreement for more information on Limited Transactions.

## CONVENIENCE BANKING

# Account Access Whenever You Need It

With so much of your banking accessible electronically, it's like your bank is always open. After all, it's your money—you should be able to access it whenever you want to.

## ATM

Take the hassle out of making deposits with Rockland Trust Smart ATMs—no envelopes or deposit slips needed. With Smart ATMs you can make same-day<sup>1</sup> deposits until 7 p.m. and cash deposits are available immediately.

In addition, Rockland Trust is a member of the SUM<sup>®</sup> program. Through the SUM program, you can withdraw funds from thousands of ATMs in addition to the 125+ Rockland Trust ATMs, without paying additional surcharge fees.<sup>2</sup> The SUM program saves you time and money, making it more convenient to access your cash.



## Rockland Trust Chip-Enabled Debit Card

Your new chip-enabled debit card provides enhanced security when making a purchase at checkout and you are also protected from fraudulent purchases with MasterCard Zero Liability.<sup>3</sup>

In addition, using the SecurLOCK<sup>™</sup> Equip app, you can turn access to your debit card on and off instantly, select geographic locations where your card can be used, set transaction spending limits, and set up transaction alerts, all using your mobile device.

## Mobile Wallet

Start paying easily and conveniently with Apple Pay<sup>®</sup>, Google Pay<sup>®</sup>, and Samsung Pay<sup>®</sup>.<sup>4</sup> Use your Rockland Trust Debit Card and mobile device to make purchases at over 220,000 retailers and in many apps. It's the easy, secure, and private way to pay.

## Foreign Currency Exchange

Whether you are vacationing or traveling on business overseas, Rockland Trust provides a convenient means of purchasing foreign currency for your trip. We offer a number of over-the-counter currencies for purchase or redemption as well as a wide variety of currencies available for special order. Before taking your trip, contact Rockland Trust in advance for availability of specific currencies and branch locations.

<sup>1</sup> See your account agreement for more details.

<sup>2</sup> Rockland Trust may charge you a fee for the use of another bank's ATM.

<sup>3</sup> Zero liability applies to your purchases made in the store, over the telephone, online, or via a mobile device. As a cardholder, you will not be held responsible for unauthorized transactions if you have used reasonable care in protecting your card from loss or theft and you have promptly reported to Rockland Trust when you knew that your MasterCard<sup>®</sup> was lost or stolen. For additional protection with respect to unauthorized transactions, please see your account agreement.

<sup>4</sup> Apple, the Apple logo, and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. Google Pay is a trademark of Google LLC. Samsung is a registered trademark of Samsung Electronics Co., Ltd.

## Online Banking and Bill Pay

Go online to pay bills, transfer money, check balances, and more.

- **Pay Bills:** Schedule one-time payments or set up recurring payments. You can even send overnight payments to some payees.
- **E-Bills:** Want an easier way to manage and pay your monthly bills? Having your credit card, utility, and other bills sent directly to your Rockland Trust account can help you manage your finances better.
- **Customized Alerts:** Monitor your accounts for fraud by setting up account alerts. Set up email or text alerts for date reminders, balance notifications, transaction alerts, and more.
- **Friends and Family Transfers:** Instantly send and receive funds from other Rockland Trust Online Banking customers.<sup>1</sup>
- **Sending Money Online:** Send money to anyone, regardless of the receiving financial institution, simply by using his or her email address or mobile phone number.
- **Mobile Authorization for Business Users:** Keeps your business running smoothly when you're away from the office. Approve account transactions such as wire transfers, payroll, and more, right from your phone.

To learn more about Rockland Trust's online banking services, please visit [RocklandTrust.com](http://RocklandTrust.com). If you are not currently a Milford National Bank Online banking customer, you can sign up for Rockland Trust Online Banking once the transition is complete on November 19th.



<sup>1</sup> Not available for business customers.

## Mobile Banking<sup>1</sup>

Whether you're in line at the grocery store and need to check your balance, or on vacation and need to pay a bill, you always have access to your most recent account information.

### With our mobile banking app you can:

- Access your accounts with just your fingerprint. iPhone X users can use Face ID to login.
- Deposit checks simply by taking a photo of the front and back of the check with your smartphone or tablet.
- View account balances and search account activity.
- Set up account alerts.
- Transfer funds and pay bills.
- Find the nearest branch or ATM location, and more.

Mobile banking can be accessed through text messaging (SMS) or by downloading our mobile app.

## Free Telephone Banking

Bank by phone 24 hours a day through our automated telephone banking system. If you require personal assistance, Rockland Trust Customer Information Center associates are available seven days a week:

Weekdays: 7 a.m. to 8 p.m. Phone: 508.732.7072

Saturdays: 8 a.m. to 5 p.m.

Sundays: 11 a.m. to 3 p.m.



**Please Note:** If you are currently an online banking client with Milford National Bank, you will receive a separate mailing in late October with instructions on how to log on for the first time and get started with Rockland Trust Online Banking.



<sup>1</sup> Mobile banking is offered as a free service of Rockland Trust. You may incur and are responsible for any charges assessed by your mobile carrier. Contact your mobile carrier for more information.

# Rockland Trust in Your Community

At Rockland Trust, we place a high value on “giving back” to our communities through volunteerism and philanthropy. ROCKCORP, our employee-based volunteer group, provides assistance to nonprofit organizations within the Rockland Trust footprint.



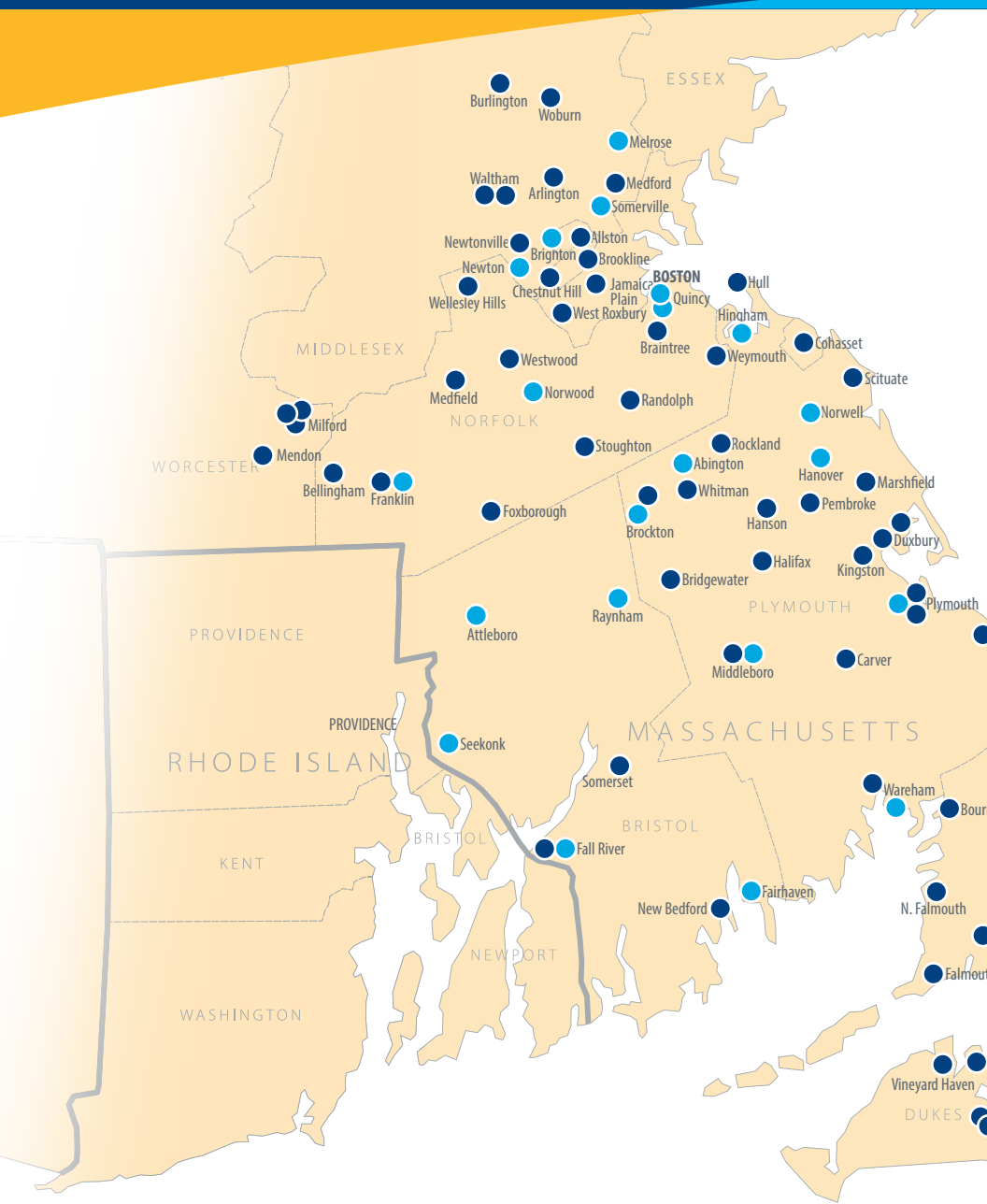






# Rockland Trust Branch Locations

as of November 19, 2018



With over 85 branches throughout eastern Massachusetts, our banking specialists will always be close by when you need them.

● Branches with Sunday hours



## Building Enduring Relationships Since 1907

For more than 100 years, Rockland Trust has been building relationships with individuals and businesses to help them work toward their financial goals. Our knowledgeable and skilled professionals listen to our customers' needs and work closely with each one to provide the right products and services. Our services include retail banking, investment management services, commercial banking, and insurance services.



**We look forward to building a relationship with you.**

You're invited to join our online customer community. Here, you'll have the opportunity to share your opinions and ideas to make an impact on the way we serve customers just like you. You can join our Rockland Connects community by signing up today at [www.rocklandtrustconnects.com](http://www.rocklandtrustconnects.com).

For more information regarding the merger, please call **508.732.3825** or email **[Customer.Service@RocklandTrust.com](mailto:Customer.Service@RocklandTrust.com)**.



Where Each Relationship Matters®

288 Union Street  
Rockland, MA 02370

[www.RocklandTrust.com](http://www.RocklandTrust.com)