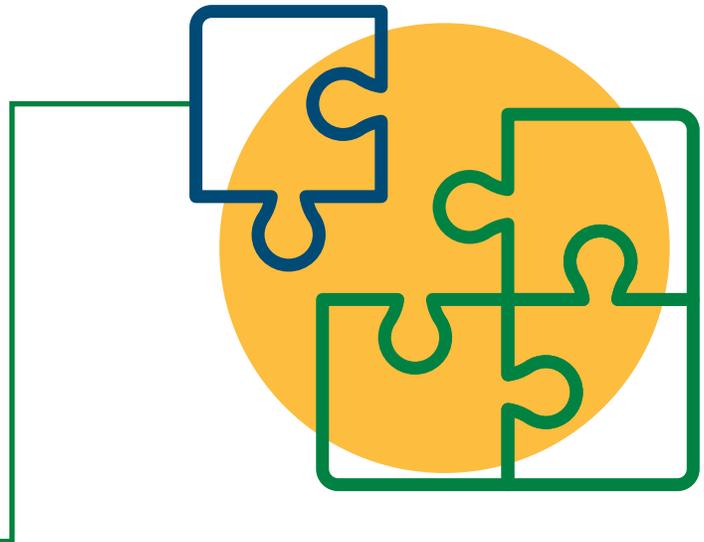


TRANSITION GUIDE

Colonial Federal Savings Bank and TruNorth Bank

April 17-19, 2026



FOR MORE INFORMATION, VISIT
TruNorthBank.com/WelcomeColonialFederal



WELCOME TO TRUNORTH BANK!

Starting April 17, Colonial Federal Savings Bank systems and operations will begin to fully integrate into TruNorth Bank (formerly North Shore Bank and Abington Bank, a division of North Shore Bank).

After that date, **Colonial Federal's name will change to TruNorth Bank**, and you will begin to see the TruNorth Bank name on all communications and channels.

Be sure to read this guide and the enclosed materials carefully, as they contain important information on service interruptions, account changes, and more as we work to become one bank and bring you an even better banking experience!

VISIT OUR ONLINE CENTER FOR UP-TO-DATE INFORMATION:
TruNorthBank.com/WelcomeColonialFederal

ACTIONS YOU NEED TO TAKE

- On **Monday, April 20**, delete your existing Colonial Federal Savings Bank Mobile Banking app and download the NEW TruNorth Bank Mobile Banking app from the App Store® or Google Play™. If you currently use biometrics to log into Mobile Banking, you will need to know your user ID and password to log into the new app the first time. Your Colonial Federal Mobile Banking app will no longer work. See page 3 for details.
- After **Monday, April 20**, the first time you access Telephone Banking at 877.251.6222, your PIN will be reset to the last 4 digits of your Social Security number (for personal accounts) or the last 5 digits of your Social Security number (for business accounts). See page 4 for details.

IMPORTANT DATES

FRIDAY, APRIL 17

- Bill Pay will be unavailable starting at 9:00 AM.
- Online Banking and Mobile Banking, including Mobile Deposit, will be unavailable starting at 5:00 PM.
- Telephone Banking will be unavailable starting at 5:00 PM.
- Fee-free access to MoneyPass® ATMs will be eliminated. Fee-free access to Allpoint® and SUM® ATMs continues. See page 9 for details.

SATURDAY, APRIL 18

- All Colonial Federal branches will be closed.

MONDAY, APRIL 20

- Colonial Federal branches reopen as TruNorth Bank branches.
- Online Banking, Mobile Banking, and Bill Pay will be available starting at 10:00 AM.
- Delete the Colonial Federal Mobile Banking app and download the TruNorth Bank Mobile Banking app from the App Store® or Google Play™. If you currently use biometrics to log into Mobile Banking, you will need to know your user ID and password to log into the new app for the first time. Your Colonial Federal Mobile Banking app will no longer work. See page 3 for details.

WHAT YOU NEED TO KNOW

For information on changes to your account names and features, see the Deposit Account section on page 5.

For information on fees, see our Notice of Fee Updates on page 20 of the enclosed disclosure booklet, "Important Changes to Your Account Terms."

- All branches will be closed on **Saturday, April 18**.
- Our Customer Care phone number will change to **978.573.1300**.
- Our website will change to **TruNorthBank.com**.
- Account numbers and Online Banking/Mobile Banking login credentials will not change.
- Continue to use your existing checks and Mastercard® debit card.
- Scheduled and/or recurring internal transfers, debit card transactions, and bill payments will process uninterrupted.



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Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

ONLINE BANKING, MOBILE BANKING, BILL PAY + ZELLE®

Bill Pay will be unavailable starting on **Friday, April 17** at 9:00 AM.

Online Banking and Mobile Banking, including Mobile Deposit, will be unavailable starting on **Friday, April 17** at 5:00 PM.

- You will not be able to access Online Banking or Mobile Banking to view your accounts or initiate, cancel, or edit any transfers or payments during the unavailable period.
- All internal transfers (account-to-account transfers or transfers from your account to loans for payments), and bill payments previously scheduled will be processed.

Online Banking and Mobile Banking, including Mobile Deposit, will be available starting on **Monday, April 20** at 10:00 AM.

- On **April 20**, you will need to download the TruNorth Bank Mobile Banking app from the App Store® or Google Play™. The Colonial Federal Mobile Banking app will no longer work. See the “Our New Mobile Banking App” box below for important details on logging into the app for the first time.

Bill Pay will be available starting on **Monday, April 20** at 10:00 AM.

NEW! Zelle® will be available starting on **Monday, April 20** at 10:00 AM. See page 9 for details.

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

OUR NEW MOBILE BANKING APP

On **Monday, April 20**, you must delete your existing Colonial Federal Savings Bank Mobile Banking app and download the TruNorth Bank Mobile Banking app from the App Store® or Google Play™. The Colonial Federal Mobile Banking app will no longer work.



- Use your existing user ID and password to access Online Banking and Mobile Banking. If you currently use biometrics to log into Mobile Banking, you will need to use your User ID and Password to log into the TruNorth Bank Mobile Banking app for the first time and will need to reestablish your biometric ID to log into Mobile Banking in the future.
 - If you don't know your User ID, use the Forgot User ID link on the login page to obtain your current User ID.
 - If you don't know your Password, use the Forgot Password link on the login page to reset it.
- If you access Online Banking directly through a URL saved in your browser's favorites, that URL will no longer work. Be sure to bookmark the new URL instead!
- Account history, previously established automatic transfers, Bill Pay payees, active eBills, and scheduled Bill Pay payments will carry over; no need to set them up again.
- You will need to reestablish all account alerts.
- If you use an online account aggregation tool, such as Plaid, Credit Karma or Boost, you will need to reestablish your connection to the tool.

Our NEW Mobile Banking app lets you enjoy enhanced security features, plus quicker visibility of mobile deposits and access to Zelle®—the safe, easy way to send and request money!

CUSTOMER CARE

Starting **Monday, April 20**, reach Customer Care phone support at **978.573.1300**.

Hours are:

Monday – Friday

7:30 AM – 5:30 PM

Saturday

8:00 AM – Noon

Customer Care will also provide Online Banking support during these hours. **NOTE: We will no longer offer after-hours Online Banking support.**

STATEMENTS + ESTATEMENTS

Checking + Savings Accounts

- Statements/eStatements will be prepared as usual on **March 31** and **April 5**, depending upon the type of account. These statements will include all account activity, account fees, and any interest accrued through that date.
- Account activity and any interest accrued after those dates will be posted and appear on an **April 17** statement/eStatement. No monthly maintenance charges will be assessed.
- Account activity and any interest earned beginning **April 18** will be posted and appear on an **April 30** statement/eStatement. No monthly account fee will be assessed.
- Thereafter, all checking and savings accounts will receive month-end statements.

Certificates of Deposit + IRA Certificates of Deposit

- An **April 17** statement/eStatement will be prepared, showing accrued interest posted through that date as Colonial Federal.
- Starting on **April 30** and thereafter, interest earned will be posted each month-end as TruNorth Bank.

DEBIT CARDS

- Continue to use your Debit Mastercard® without interruption for all point-of-sale (in-person) and online transactions as well as in your mobile wallet with Apple Pay,® Samsung Pay,™ and Google Pay™.
- Fee-free access at all Colonial Federal ATMs, TruNorth Bank ATMs, and Allpoint® and SUM® network ATMs will continue uninterrupted. However, starting **Saturday, April 18**, fee-free access to MoneyPass® ATMs will be eliminated.
- The ATM Withdrawal Service Fee for using an ATM outside of the Colonial Federal, TruNorth Bank, Allpoint, and SUM ATM networks will increase to \$1.75. You will no longer be charged for balance inquiries or when your withdrawal is denied.
- In May, you will receive a new **TruNorth Bank Debit Visa®** card with instructions on how to activate it at that time. You also will regain access to the features of Card Manager (formerly Card Services). You will not have access to Card Services after **April 18** and until you receive a new TruNorth Bank Debit Visa®.

TELEPHONE BANKING

Telephone Banking will be unavailable starting on **Friday, April 17** at 5:00 PM.

- You will not be able to inquire on your accounts or initiate, cancel, or edit any transfers during the unavailable period.

Telephone Banking will be available starting on **Monday, April 20** at 10:00 AM.

The Telephone Banking phone number will change to **877.251.6222**.

Your PIN will be reset:

- For personal accounts, your PIN will be the last 4 digits of your Social Security number.
- For business accounts, the PIN will be the last 5 digits of the user's Social Security number.

You will be prompted to choose a new 4-digit PIN and may reuse your previous PIN if you choose.

DEPOSIT ACCOUNTS

Account Numbers. Your account numbers will remain the same.

Preauthorized Transactions. Direct deposits, recurring transfers, and automatic withdrawals will continue without interruption.

Account Fees. Many of our fees will remain the same; some will change or be eliminated. **Please refer to the enclosed disclosure guide, "Important Changes to Your Account Terms" for a complete list of updated fees.**

Deposit Insurance. Deposits remain fully insured. Each depositor is insured by the Federal Deposit Insurance Corporation (FDIC) to current coverage limits. All deposits above the FDIC insurance amount are insured by the Depositors Insurance Fund (DIF). Visit FDIC.gov or DIFxs.com for more information on specific limits.

Deposit Accounts. Below is a summary of important changes to your personal checking, personal savings, and business accounts. **Please see the enclosed disclosure guide, "Important Changes to Your Account Terms," which details additional, important changes to the terms of your account.**

PERSONAL CHECKING ACCOUNTS

If your current account is...	Your new account will be...	Key Differences...
Free Checking	Get Real Checking®	<ul style="list-style-type: none"> • The statement cycle will change to month-end.
Regular NOW Checking	Get More Checking®	<ul style="list-style-type: none"> • The monthly account fee and minimum daily balance requirement to avoid that fee will be eliminated. • The per-check fee will be eliminated. • The minimum balance required to earn interest will decrease to \$0.01. • The rate tiers will change.¹ • The statement cycle will change to month-end.
Direct Deposit NOW Checking	Get More Checking®	<ul style="list-style-type: none"> • The monthly account fee and minimum daily balance requirement to avoid that fee will be eliminated. • The per-check fee will be eliminated. • The minimum balance required to earn interest will decrease to \$0.01. • The rate tiers will change.¹ • The statement cycle will change to month-end.
No Interest NOW Checking	Get Real Checking®	<ul style="list-style-type: none"> • The monthly account fee and minimum daily balance requirement to avoid that fee will be eliminated. • The per-check fee will be eliminated. • The statement cycle will change to month-end.
Student Checking	Get Real Student Checking®	<ul style="list-style-type: none"> • This account will change to a Get Real Checking® account on the primary accountholder's 24th birthday. • The ATM surcharge rebate limit will decrease to \$10 per month. • The number of free ATM Withdrawal Service Charges will decrease to 5 free per month. • The statement cycle will change to month-end.
Money Market	Get More Checking®	<ul style="list-style-type: none"> • The monthly account fee and minimum daily balance requirement to avoid that fee will be eliminated. • The per-check fee will be eliminated. • The rate tiers will change.¹ • The statement cycle will change to month-end.

PERSONAL SAVINGS ACCOUNTS

If your current account is...	Your new account will be...	Key Differences...
Passbook Savings	Passbook Savings	<ul style="list-style-type: none"> • The monthly account fee and minimum daily balance requirement to avoid that fee will be eliminated. • The minimum balance required to earn interest will decrease to \$0.01. • This account can no longer be used for Overdraft Transfer. • The statement cycle for electronic funds transfers (EFTs) will change to month-end.
Statement Savings	Get Real Savings®	<ul style="list-style-type: none"> • The monthly account fee and minimum daily balance requirement to avoid that fee will be eliminated. • The minimum balance required to earn interest will decrease to \$0.01. • The statement cycle will change to month-end.

Savings Builder Statement Savings	Get Real Savings[®]	<ul style="list-style-type: none"> The monthly account fee and minimum daily balance requirement to avoid that fee will be eliminated. The monthly direct deposit requirement will be eliminated. The minimum balance required to earn interest will decrease to \$0.01.
High Yield Statement Savings	Get More Tiered Money MarketSM	<ul style="list-style-type: none"> The monthly account fee will increase to \$6 per month and the minimum daily balance requirement to avoid that fee will decrease to \$500. The minimum balance required to earn interest will decrease to \$0.01. The rate tiers will change.²
Tiered Money Market	Get More Tiered Money MarketSM	<ul style="list-style-type: none"> The monthly account fee will increase to \$6 per month and the minimum daily balance requirement to avoid that fee will decrease to \$500. The per-check fee will be eliminated. The rate tiers will change.²
High Yield Reserve	Get More Tiered Money MarketSM	<ul style="list-style-type: none"> The monthly account fee will increase to \$6 per month and the minimum daily balance requirement to avoid that fee will decrease to \$500. The per-check fee will be eliminated. The minimum amount for deposits and withdrawals will be eliminated. The rate tiers will change.²
Club Account Statement Savings	Holiday Club	<ul style="list-style-type: none"> The minimum balance required to earn interest will decrease to \$0.01. This account will receive quarterly statements. The ability to make withdrawals at any time will be eliminated. Each October, the entire balance of the account will be withdrawn and mailed to you by check or deposited in another account of your choice.
Certificates of Deposit	Certificates of Deposit	<ul style="list-style-type: none"> The account terms of your CD will not change. At maturity, a notice will be mailed to you that provides details on your rollover.

BUSINESS CHECKING + SAVINGS ACCOUNTS

If your business's current account is...	Your business's new account will be...	Key Differences...
Small Business Checking	Rise Business CheckingSM	<ul style="list-style-type: none"> The monthly account fee and minimum daily balance requirement to avoid that fee will be eliminated. The account analysis and earnings credit will be eliminated. The Available Balance requirement will be eliminated. Check images will no longer be included in your monthly statement; they will be available in Online Banking. Sweeps and draws will be allowed.
Free Checking	Rise Business CheckingSM	<ul style="list-style-type: none"> The monthly account fee and minimum daily balance requirement to avoid that fee will be eliminated. The minimum balance required to earn interest will decrease to \$0.01. Check images will no longer be included in your monthly statement; they will be available in Online Banking.
No Interest NOW	Rise Business CheckingSM	<ul style="list-style-type: none"> The monthly account fee and minimum daily balance requirement to avoid that fee will be eliminated. The monthly direct deposit requirement will be eliminated. The minimum balance required to earn interest will decrease to \$0.01. Check images will no longer be included in your monthly statement; they will be available in Online Banking.
Regular NOW	Thrive Business CheckingSM	<ul style="list-style-type: none"> The monthly account fee and minimum daily balance requirement to avoid that fee will be eliminated. The per-check fee will be eliminated.

		<ul style="list-style-type: none"> • Sweeps and draws will be allowed. • The minimum balance required to earn interest will decrease to \$0.01. • The rate tiers will change.³ • The statement cycle will change to month-end. • Check images will no longer be included in your monthly statement; they will be available in Online Banking.
Direct Deposit NOW	Thrive Business CheckingSM	<ul style="list-style-type: none"> • The monthly account fee and minimum daily balance requirement to avoid that fee will be eliminated. • The per-check fee will be eliminated. • Sweeps and draws will be allowed. • The minimum balance required to earn interest will decrease to \$0.01. • The rate tiers will change.³ • The statement cycle will change to month-end. • Check images will no longer be included in your monthly statement; they will be available in Online Banking.
Passbook Savings	Passbook Savings	<ul style="list-style-type: none"> • The monthly account fee and minimum daily balance requirement to avoid that fee will be eliminated. • The minimum balance required to earn interest will decrease to \$0.01. • This account can no longer be used for Overdraft Transfer. • The statement cycle for electronic funds transfers (EFTs) will change to month-end.
Statement Savings	Rise Business SavingsSM	<ul style="list-style-type: none"> • The monthly account fee will increase to \$1 per month and the minimum daily balance requirement to avoid that fee will decrease to \$10. • The minimum balance required to earn interest will decrease to \$0.01. • The statement cycle will change to month-end.
High Yield Reserve Account	Rise Business Money MarketSM	<ul style="list-style-type: none"> • The monthly account fee will decrease to \$6.00 per month and the minimum daily balance requirement to avoid that fee will decrease to \$500.00. • The per-check fee will be eliminated. • The minimum amount for deposits and withdrawals will be eliminated. • Check images will no longer be included in your monthly statement; they will be available in Online Banking.
Money Market	Rise Business Money MarketSM	<ul style="list-style-type: none"> • The monthly account fee will increase to \$6.00 per month and the minimum daily balance requirement to avoid that fee will decrease to \$500.00. • The per-check fee will be eliminated. • The minimum amount for deposits and withdrawals will be eliminated. • Check images will no longer be included in your monthly statement; they will be available in Online Banking.
Tiered Money Market	Thrive Tiered Business Money MarketSM	<ul style="list-style-type: none"> • The monthly account fee will increase to \$6.00 per month and the minimum daily balance requirement to avoid that fee will decrease to \$500.00 • The per-check fee will be eliminated. • The minimum amount for deposits and withdrawals will be eliminated. • Check images will no longer be included in your monthly statement; they will be available in Online Banking. • The minimum balance required to earn interest will decrease to \$0.01. • The rate tiers will change.⁴
IOLTA	IOLTA	<ul style="list-style-type: none"> • Statements will be received monthly; interest will be credited quarterly.

¹Get More Checking[®] tiers are as follows: \$.01 - \$24,999.99 | \$25,000 - \$49,999.99 | \$50,000 - \$99,999.99 | \$100,000 - \$999,999.99 | \$1,000,000 +

²Get More Tiered Money MarketSM tiers are as follows: \$.01 - \$24,999.99 | \$25,000 - \$49,999.99 | \$50,000 - \$99,999.99 | \$100,000 - \$999,999.99 | \$1,000,000 +

³Thrive Business Checking tiers are as follows: \$.01 - \$24,999.99 | \$25,000 - \$49,999.99 | \$50,000 - \$99,999.99 | \$100,000 - \$999,999.99 | \$1,000,000 +

⁴Thrive Tiered Business Money Market tiers are as follows: \$0.01 - \$24,999.99 | \$25,000.00 - 49,999.99 | \$50,000.00 - \$99,999.99 | \$100,000.00 - \$999,999.99 | \$1,000,000.00 and greater

OUR NEW WEBSITE

Starting Monday, April 20, our bank's website will change to TruNorthBank.com.

- Visit TruNorthBank.com to find everything you need through intuitive navigation and easy-to-use functionality.
- If you visit ColonialFed.com after **April 20**, you'll automatically be redirected to TruNorthBank.com. However, please bookmark TruNorthBank.com and begin accessing the site directly using that URL, as the redirect function will be temporary.
- The Online Banking login will be located right on the homepage and in the main navigation menu.

BRANCH + TELLER SERVICES

All TruNorth Bank and Colonial Federal Savings Bank branches will be closed on **Saturday, April 18**.

Effective **Monday, April 20**, all offices reopen for normal business hours. At that time, you may visit any of our 29 TruNorth Bank offices including the four Colonial Federal Savings Bank offices in Quincy, Holbrook, and Weymouth, which will be rebranded to TruNorth Bank. (See page 13 for locations.)

MORTGAGES + OTHER LOAN ACCOUNTS

Here's what you need to know about your current loan.

- Your loan number, the terms of your loan, and your payment due date will not change.
- If your loan payment is withdrawn automatically from your checking account, this payment will continue without interruption.
- You can continue to make payments by mail, using Online Banking or Telephone Banking, or at any office. (See page 13 for locations.)
- To make a loan payment from an account at another bank, use the online payment portal available at TruNorthBank.com/Payments.
- The phone number to call with questions on your loan is 978.573.1300.

Home Equity Lines of Credit

- If you have a Home Equity Line of Credit, your line will remain open.
- You can continue to use your existing checks.
- You can also make disbursements from your HELOC through Online Banking.

SAFE DEPOSIT BOXES

- Safe deposit boxes will continue to be offered in our Beach St., Quincy office.
- Additional box sizes may be available at other TruNorth Bank locations.
- Previously established automatic payments for box rentals will continue uninterrupted.

OVERDRAFT PRIVILEGE

Continue to use our discretionary Overdraft Privilege service to cover overdrafts by checks, transactions made using your checking account number, online transfers, Bill Pay payments, and recurring point-of-sale transactions. **The limit on this service will increase to \$1,000 for consumer accounts and \$2,000 for business accounts.**

If you have already opted in for the payment of your ATM and everyday (one-time) debit card transactions, these transactions will continue to be covered by the bank's Overdraft Privilege service.

For more information or to opt in for the payment of your ATM and everyday (one-time) debit card transactions, refer to both page 1 and page 19 "What You Need to Know About Overdrafts and Overdraft Fees" in the enclosed disclosure guide, "Important Changes to Your Account Terms."



NEW PRODUCTS + SERVICES

Starting April 20, these new products and services will be available to help you unlock your potential!

DEPOSIT ACCOUNTS

Go Further Relationship CheckingSM. Make your money go further with a competitive interest rate and special perks like unlimited foreign ATM surcharge rebates, free foreign ATM withdrawal service charges, and more. Just keep an average balance of \$10,000 in any combination of savings, CDs, checking, or money market accounts and we'll even waive the \$20 monthly account fee.¹

CONVENIENCE SERVICES

Access Fee-Free Allpoint[®] and SUM[®] ATMs. You still have access to more than 55,000 fee-free ATMs worldwide through the Allpoint and SUM ATM networks, including over 40,000 in the U.S. at popular retailers like Target, Costco, CVS, and more. Just look for the Allpoint or SUM logos on the ATM, use the locators at AllpointNetwork.com or SUM-ATM.com, or download the Allpoint app.

Get Paid Early with PayAdvance. Get paid early! PayAdvance automatically makes your direct deposit available up to 24 hours early. No enrollment required. This feature is available on all accounts with direct deposit.

Visa[®] Credit Cards. Whether you want to pay down balances faster, maximize cash back, earn rewards, or begin building your credit history, we have the ideal credit card for you. Visit TruNorthBank.com/credit-cards to learn more.

Medallion Signature Guarantee. We now offer this special certification, often required for validating your identity and signature when selling or transferring assets like securities. What's more, there's no charge!

Open Consumer and Business Accounts Online. You can now open checking, savings, and certificate of deposit accounts online through Online Banking or at TruNorthBank.com.

Mobilize Your Money with Zelle[®]. Zelle[®] is a fast, safe, and easy way to send and request money with friends, family and others you trust. Get your money fast—typically in minutes² and send money using only an email address or U.S. mobile phone number.³ Just log in to Online or Mobile Banking and click on "Send Money with Zelle[®]."

¹Based on the primary tax owner. Refer to Fee Schedule.

²Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle[®].

³Must have a bank account in the U.S. to use Zelle[®].

Zelle[®] and the Zelle[®] related marks are wholly owned by Early Warning Services, LLC and are used herein under license.



MORTGAGE LOANS

Flexible Loan Programs. Through Hometown Mortgage, borrowers can access beneficial federal home loan programs, like FHA, VA, USDA, and

more. These programs help make the path to home ownership possible, with lower down payment options for qualified applicants. These programs also may offer flexible underwriting criteria through the credit enhancement of mortgage insurance.

Hometown Mortgage is a division of bankESB, a Hometown Financial Group company that also includes bankHometown and TruNorth Bank.

BUSINESS DEPOSIT ACCOUNTS + CASH MANAGEMENT SERVICES

Unlock your potential by taking control of your business's finances! Running a business can be complicated, so we offer comprehensive cash management solutions that let you control and maximize your cash flow while managing risk, so you operate more effectively and efficiently.

eBusiness Solutions Business Online Banking.

Manage your cash simply and securely from anywhere in the world with our completely flexible eBusiness Solutions cash management platform. Choose the modules that best meet your specific needs, then limit staff access to each module based on your company's security requirements—and even build in dual approvals and dollar limits for certain transactions. Access robust reporting, transfer funds, originate ACH and wire transfers, access Bill Pay and your Line of Credit, download to QuickBooks, and much more!

Business Fraud Prevention Services. Prevent unauthorized transactions with Check Positive Pay and ACH Positive Pay. Both include enhanced protection with payee name verification at no additional charge and are integrated with eBusiness Solutions to provide a single login to Positive Pay protection. Then, add our other fraud prevention tools.

Check Positive Pay. Compare checks you've written with those presented against your account—including those presented at the teller line. You control whether flagged items are paid or returned.

ACH Positive Pay. Monitor and review ACH debits and credits and take action on suspicious items to ensure only valid transactions are made.

ACH Debit Block. Block every incoming ACH debit, without exception, to your money market and savings accounts.

Account Reconciliation. Simplify and streamline month-end reconciliation with full or partial account reconciliation. Save time, reduce errors, and identify fraudulent items faster.

Mobile Banking. Download our free¹ Mobile Banking app to your Apple[®] or Android[™] device to access account information and banking tools on the go. Just use your eBusiness Solutions Business Online Banking login credentials to access the app. View balances, make internal transfers, pay bills, approve and authorize ACH, and deposit checks—all from the convenience of your mobile device!

Business Credit Cards². Choose from among our popular business credit cards—including low rate, cash back, or flexible rewards options—to find the one that works for your business. They all offer important features like free expense reporting tools, no-fee employee cards, mobile payment capability, Zero Fraud Liability, and 24/7/365 cardmember service.

Line Of Credit Sweep. Link your business checking account to your commercial loan for automatic, daily pay-down and draw-down decisions. Reduce your interest expense while saving valuable time from manual processing of loan payments or draw-down requests!



Zero-Balance Account (ZBA). Link two or more checking accounts to combine funds without manual transfers while maintaining individual audit trails. Each night, all linked accounts are automatically brought to a zero balance by either funding deficit balance accounts from, or moving excess balances to, the master/concentration account.

EDI Reporting. Reduce the time and costs associated with posting and reporting of EDI payments. EDI reporting is ideal for customers receiving federal, state, insurance, or healthcare payments electronically.

Automated Clearing House (ACH) Origination³. Take advantage of the ACH system by initiating and collecting payments electronically! ACH payments and collections can help streamline payments and the collection of funds and improve efficiency in your accounts payable and receivable system. Typical ACH payments include direct deposit of payroll, travel and expense reimbursement, vendor payments, and tax payments. Typical ACH collections include health club memberships, association dues, loan payments, utility payments, contributions to non-profit organizations, and cash concentration.

Remote Deposit Capture³. Enjoy the freedom of scanning checks for deposit and securely transmitting the images directly to us—right from your office PC and whenever it's convenient for you! Increase employee productivity by reducing the time and travel needed for bank visits and reducing your reliance on multiple bank relationships to support remote locations. What's more, images of deposited items are at your fingertips!

Wholesale Lockbox. Accelerate the collection of receivables and save valuable time with fast, accurate credit to your account. Wholesale lockbox uses state-of-the-art hardware and software to capture the image of the check and invoice. Plus, you can view them the same day they're processed.

Retail Lockbox. Retail lockbox uses optical character recognition (OCR) to collect payments and capture the remittance data. Get electronic output of your remittance data and special reports that automate posting to your accounts receivable system.

Merchant Services³. Choose from a variety of credit card processing methods and equipment. Payment solutions are available for a variety of industries including retail, lodging, hospitality, education, government, mail order, and eCommerce.

Wire Transfers. Online movement of funds makes it possible to move money globally with a high level of security and minimal clerical effort. Domestic and international wires are available through eBusiness Solutions.

Bill Pay. Log into Online Banking to make one-time or recurring payments quickly, easily, and securely with Bill Pay. It's easy to set up, available 24/7, and lets you set up eBills, reminders, and alerts.

¹Your internet-enabled mobile device, with data plan required. Applicable data charges from your mobile carrier may apply. We recommend that you subscribe to an unlimited data plan before using Mobile Banking services. Apple is a registered trademark of Apple Inc. Android is a trademark of Google LLC.

²The creditor and issuer of these cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A Inc., and Mastercard International Incorporated. Mastercard is a registered trademark, and the circles design is a trademark of Mastercard International Incorporated. Elan Financial Services provides zero fraud liability for unauthorized transactions. Card holder must notify Elan Financial Services promptly of any unauthorized use. Certain conditions and limitations may apply.

³Services require review and approval. Not all customers are eligible for these services. Cash Management Solutions are available to business customers only. Fees may apply.

OFFICE LOCATIONS

ABINGTON

- 6 Harrison Avenue, Abington, MA 02351

AVON

- 1 East Main Street, Avon, MA 02322

BEVERLY

- North Shore Crossing, 140 Brimbal Avenue, Beverly, MA 01915
- 254 Cabot Street, Beverly, MA 01915
- 48 Enon Street, Beverly, MA 01915

BRAINTREE

- 1 Rockdale Street, Braintree, MA 02184

COHASSET

- 800 Chief Justice Cushing Highway (Rte. 3A), Cohasset, MA 02025
- 40 South Main Street, Cohasset, MA 02025

DANVERS

- 48 Elm Street, Danvers, MA 01923

HOLBROOK

- 95 North Franklin Street, Holbrook, MA 02343
- 819 South Franklin Street, Holbrook 02343

MARION

- 350 Front Street, Marion, MA 02738

MERRIMAC

- One West Main Street, Merrimac, MA 01860

MIDDLETON

- Circle Furniture Plaza, 237 South Main Street, Middleton, MA 01949

NEWTON, NH

- 29 South Main Street, Newton, NH 03858

PEABODY

- 248 Andover Street (Rte. 114), Peabody, MA 01960
- 32 Main Street, Peabody, MA 01960
- 637 Lowell Street, Peabody, MA 01960

QUINCY

- 15 Beach Street, Quincy, MA 02170
- 1000 Southern Artery, Quincy, MA 02169 (Residents Only)

RANDOLPH

- 129 N. Main Street, Randolph, MA 02368

READING

- 31 Harnden Street, Reading, MA 01867

SALEM

- 319 Highland Avenue, Salem, MA 01970
- 73 Lafayette Street, Salem, MA 01970

SAUGUS

- One Hamilton Street, Saugus, MA 01906
- 412 Lynn Fells Parkway, Saugus, MA 01906

STOUGHTON

- 87 Sharon Street, Stoughton, MA 02072 (Cobb Corner)
- 497 Washington Street, Stoughton, MA 02072

WEYMOUTH

- 708 Middle Street, Weymouth, MA 02188

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