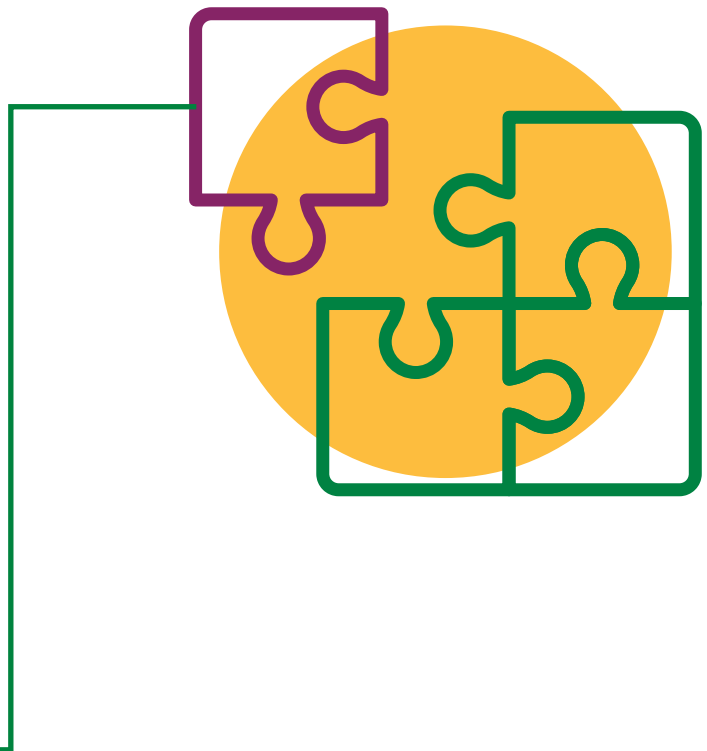


Transition Guide

Envision Bank to Abington Bank

NOVEMBER 4 - 6, 2022



FOR MORE INFORMATION, VISIT
AbingtonBank.com/WelcomeEnvision



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WHAT YOU NEED TO KNOW

HERE ARE SOME OF THE MOST IMPORTANT CHANGES TAKING PLACE OVER INTEGRATION WEEKEND.

For information on changes to your account names and features, see pages 7-10.

For information on fees, see our Abington Bank fee schedule on page 18 of the enclosed disclosure booklet, "Important Changes to Your Account Terms."

- Your account numbers will not change.
- Continue to use your existing Envision Bank checks.
- Continue using your existing Envision Bank Debit Mastercard® and Visa® Credit Card until early 2023.
- You will no longer have access to the "Manage My Cards" feature in Online and Mobile Banking until your card is replaced. See page 2 for details.
- The Telephone Banking number will change to **877.251.6222** and will be separate from the Customer Care number, which will be **877.380.BANK (2265)**.
- Your scheduled and/or recurring internal and external transfers, debit card transactions, and bill payments will process uninterrupted.

WELCOME TO ABINGTON BANK! Starting **Friday, November 4**, our systems and operations will begin to be fully integrated. Be sure to read this guide and the enclosed materials carefully, as they contain important information on service interruptions, account changes, and more.

VISIT OUR WELCOME CENTER FOR UP-TO-DATE INFORMATION:
AbingtonBank.com/WelcomeEnvision.

IMPORTANT DATES	
Monday, October 31, 10 a.m. to Monday, November 7, 10 a.m.	You will be unable to schedule external transfers.
Friday, November 4, 9 a.m. to Monday, November 7, 10 a.m.	Bill Pay and Zelle will be unavailable.
Friday, November 4, 2 p.m. to Monday, November 7, 10 a.m.	Mobile Deposit will be unavailable.
Friday, November 4, 5 p.m. to Monday, November 7, 10 a.m.	Online Banking, Mobile Banking, and Telephone Banking will be unavailable.
Saturday, November 5	Envision Bank and Abington Bank offices will be closed.
Monday, November 7	Envision Bank branches will reopen as Abington Bank offices. You also may visit the 6 existing Abington Bank offices.
Monday, November 7, 10 a.m.	Download the Abington Bank Mobile Banking app from the App Store® or Google Play.™ Delete the Envision Bank Mobile Banking app; it will not work.
Monday, November 7	Former Envision Bank ATMs will now accept cash deposits.

ACTIONS YOU NEED TO TAKE

- Preregister for Abington Bank Online and Mobile Banking, starting October 17. Just visit [AbingtonBank.com/Preregistration](#) to get started. **Use your existing Envision Bank user ID; your password will be the last 5 digits of your Social Security Number or business's Tax ID Number and your 5-digit ZIP Code.**
- You may need to reestablish your Zelle transactions, as they may be canceled at integration and may not process.
- The first time you access Abington Bank 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 the business signer's Social Security Number**.
- When reordering checks, provide your check printer with the Abington Bank routing number: **211371845**.

The App Store is a registered trademark of Apple Inc. Google Play is a trademark of Google LLC.
Information provided in this guide is subject to regulatory approval.

CUSTOMER CARE PHONE SUPPORT

You may use Abington Bank Customer Care phone support beginning on Monday, November 7.

- Call directly: 877.380.BANK (2265).
- Hours are:
Monday - Wednesday 8:00 a.m. - 5:00 p.m.
Thursday 8:00 a.m. - 6:00 p.m.
Friday 8:00 a.m. - 5:00 p.m.
Saturday 8:00 a.m. - Noon

The Telephone Banking phone number will change to **877.251.6222**. Refer to pg. 5 for more information.

BRANCH + TELLER SERVICES

- All Envision Bank branches will be closed on Saturday, November 5.
- Effective, Monday, November 7:
 - Envision branches will reopen as Abington Bank offices with new hours. (See back page for hours.)
 - The Envision Bank Holbrook branch at 50 South Franklin St. will move to the Abington Bank Holbrook office at 95 North Franklin St.
 - You may begin using any of the 6 existing Abington Bank offices. (See back page for locations.)



ATMS

All branch-based ATMs will be upgraded prior to transition weekend. Please note the dates and times below and adjust your ATM banking needs. **At times of limited service, as detailed below, ATMs will be unable to accept deposits.**

- The Rockdale St., Braintree ATM will be out of service on Monday, October 31. This ATM will be available for **cash withdrawals only** until Monday, November 7.
- The Cobb Corner, Stoughton ATM and Washington St., Stoughton drive-up ATM will be out of service on Tuesday, November 1. These ATMs will be available for **cash withdrawals only** until Monday, November 7.

- The N. Main St., Randolph ATM and the Washington St., Stoughton walk-up ATM will be out of service on Wednesday, November 2. These ATMs will be available for **cash withdrawals only** until Monday, November 7.
- All ATMs will accept cash deposits starting Monday, November 7.

In addition, the standalone ATMs at Town Spa Pizza, Bob's Food Mart, Springdale Variety, The Country Store, and Page's Foodmart will no longer be fee-free as of Friday, November 4

Access to Allpoint® and SUM® ATMs. You will have fee-free access to more than 55,000 ATMs worldwide through the Allpoint and SUM ATM networks, including over 40,000 in the U.S. at popular retailers including Target, Costco, CVS, Rite Aid, 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 for iPhone and Android.



DEBIT + ATM CARDS

You will continue to use your Envision Bank Debit Mastercard® or ATM card without interruption through at least the end of 2022. In January 2023, we will provide additional details on our plan to replace your card with a new Abington Bank contactless Debit Visa® Card. More information will follow as the date draws closer. Until then:

- Continue to use your Envision Bank Debit Mastercard in your mobile wallet with Apple Pay®, Samsung Pay™, and Google Pay™.
- Fraud alerts will continue to be sent by text if you supplied a mobile phone number. If no mobile phone number is on file, fraud alerts will continue by phone and/or email.

Please note the following changes, effective November 7:

- New, standard transaction limits of \$1,000 for ATM withdrawals and \$3,000 for point-of-sale purchases will apply.
- Turn your debit card on or off if your card is lost or misplaced or if fraud is detected. Visit the Service Center in Online Banking to access this feature.

- You will no longer have access to the "Manage My Cards" features in Online and Mobile Banking until you receive an Abington Bank Debit Visa Card in 2023.
 - If you would like access to this feature sooner, you may visit any Abington Bank office or call Customer Care at 877.380.BANK (2265) after November 7 to receive an instant-issue Abington Bank Debit Visa Card to replace your Envision Bank Debit Mastercard.

CREDIT CARDS

You will continue to use your Envision Bank Visa® credit card without interruption through at least the end of 2022. In early 2023, we will provide additional details on our plan to replace your card with a new Abington Bank Visa® credit card. More information will follow as the date draws closer. Until then:

- Continue to use your Envision Bank Visa credit card in your mobile wallet with Apple Pay®, Samsung Pay™, and Google Pay™.

Apple Pay is a trademark of Apple Inc., registered in the U.S. and other countries.

Google Pay is a trademark of Google LLC.

Samsung Pay is a trademark of Samsung Electronics Co., Ltd. Use only in accordance with law. Other company and product names mentioned may be trademarks of their respective owners.

MORTGAGES + OTHER LOAN ACCOUNTS

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

- The ownership and servicing of your loan has transferred to Abington Bank.
- Your loan number, the terms of your loan, and your payment due date have not changed.
- If your loan payment is drawn automatically from your checking account, this payment will continue without interruption.
- If you use Online Bill Pay to make your loan payment from your Envision Bank checking account or an account with another financial institution, please update the payee to Abington Bank. Your account number and the mailing address will remain the same.

Mortgages and Home Equity Lines of Credit.

- The address where you mail your loan payment remains the same. (Refer to your statement for the correct address.) However, the payee name for all payments will change to Abington Bank.

- You can continue to make payments at any Abington Bank office, including the former Envision Bank branches. (See back page for locations and hours.)
- Continue to use the same payment portal, username, and password to access your loan information. The portal will be rebranded as Abington Bank and a link will be available on AbingtonBank.com.
- The phone number to call with questions on your loan remains the same: 866.721.3203. The same team will answer your calls for Abington Bank.
- If you have a Home Equity Line of Credit, your line remains open. You can continue to use your existing checks.

Consumer Loans and Commercial Loans.

- To make payments by mail, send them to Abington Bank, 95 North Franklin Street, Holbrook, MA 02343. The payee name should be "Abington Bank."
- Payments also can be made in person at any Abington Bank office or by using Abington Bank Online Banking or Telephone Banking.

ONLINE BANKING, MOBILE BANKING, BILL PAY + ZELLE

You will be unable to schedule external transfers starting on Monday, October 31, at 10 a.m.

Envision Bill Pay and Zelle will be unavailable starting on Friday, November 4, at 9 a.m.

Envision Mobile Deposit will be unavailable starting on Friday, November 4, at 2 p.m.

Envision Online and Mobile Banking will be unavailable starting on Friday, November 4, at 5 p.m.

- You will not be able to access Online 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), external transfers, and bill payments previously scheduled will be processed.
- All scheduled Zelle payments will be canceled and will need to be re-established.

PREREGISTER STARTING OCT. 17

You may preregister for Abington Bank Online and Mobile Banking any time after Monday, October 17.

- You may preregister if you currently use only Envision Banking Online or Mobile Banking. (If you currently use Abington Bank Online or Mobile Banking, you do not need to preregister.)
- Visit AbingtonBank.com/Preregistration and click the link to our preregistration site. Enter your existing Envision Bank user ID; your password will be the last 5 digits of your Social Security Number or business's Tax ID Number and your 5-digit ZIP Code.
- Once validated, you will be prompted to create a new Online and Mobile Banking password. (Note: You may reuse your existing Envision Bank Online and Mobile Banking password as long as it meets minimum password requirements.)
- Once your password is created, you will be preregistered. On Monday, November 7, you will be able to use your user ID and new password to access Abington Bank Online and Mobile Banking.

Need help with preregistration? Call Abington Bank at 877.380.BANK (2265).

Abington Bank Online and Mobile Banking, Mobile Deposit, Bill Pay, and Zelle will be available starting on Monday, November 7 at 10 a.m.

NOTE: You must download the Abington Bank Mobile Banking app from the App Store® or Google Play™ to use Abington Bank Mobile Banking.

- If you have preregistered, you may use your user ID and new password to access Abington Bank Online and Mobile Banking.
- If you have not preregistered and you currently use only Envision Bank's Online or Mobile Banking, you will need to establish a password the first time you log in to Abington Bank Online and Mobile Banking. Visit AbingtonBank.com or launch the Abington Bank Mobile Banking app and enter your existing Envision Bank user ID in the login box; your password will be reset to the last 5 digits of your Social Security Number or business's Tax ID Number followed by your 5-digit ZIP Code. Then, follow the on-screen prompts.
- If you use Online or Mobile Banking at both banks, use your Abington Bank Online Banking user ID and password. (Once you log in, you'll also see your Envision Bank accounts.)
- Once Abington Bank Bill Pay is accessed, you will be asked to accept its Terms of Service.

- Account histories, previously established automatic transfers (internal and external), Bill Pay payees, active eBills, scheduled payments, and scheduled bill payments will carry over; no need to set them up again.
- You will need to re-establish all account alerts.
- Quicken/QuickBooks Web Connect users will need to complete steps to ensure your Web Connect functionality for this software. To do so, visit AbingtonBank.com/Quicken-and-Quickbooks and follow the instructions. You also may choose to use Abington Bank's Quicken/QuickBooks Direct Connect functionality.
- Zelle® users will need to reenroll by accepting the Terms and Conditions and then reestablish their Zelle contacts and payments. In addition, if you have a scheduled or recurring Zelle payment, this payment will be discontinued at integration. You will need to set it up again in Abington Bank's Zelle application.
- If you use an online account aggregation tool, such as Mint or Boost, you will need to reestablish your connection from the tool.
- You will no longer have access to the "My Credit Score" feature.
- **Delete the Envision Bank Mobile Banking app; it will not work after November 7.**

App Store is a trademark of Apple Inc., registered in the U.S. and other countries.
Google Play is a trademark of Google LLC.

TELEPHONE BANKING

Envision Bank Telephone Banking will be unavailable starting on Friday, November 4, at 5 p.m.

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

Abington Bank 24-Hour Telephone Banking will be available starting on Monday, November 7, at 10 a.m.

- The 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 business signer's Social Security Number.
- You will be prompted to choose a new 4-digit PIN and may reuse your previous PIN if you choose.
- The menu options will be different. Listen to the prompts carefully.

STATEMENTS + ESTATEMENTS

- A final Envision Bank statement/eStatement will mail on November 4.
 - For **checking accounts**, you will receive your October statement/eStatement as usual. Your final November 4 Envision statement/eStatement will include your account activity and any interest earned between November 1 and November 4.
 - For **savings accounts**, your final November 4 Envision statement/eStatement will include activity between October 1 and November 4. The October month-end statement/eStatement will not be issued.
 - For **savings accounts**, interest earned in October will be credited on October 31 and appear on the November 4 statement. Interest earned after November 1 will be credited and appear on the November 30 statement.

- After November 4, all statements/eStatements will be issued by Abington Bank at the end of each month, beginning with the November 30 statement, and will reflect all account activity and interest earned for the statement cycle.
- A maximum of 13 months of previous eStatements will carry over to Abington Bank Online Banking.
- Once eStatements are accessed, you will be asked to accept the Electronic Statement User Agreement and validate your ability to view PDFs by entering the PDF validation code provided at the end of the agreement.

SAFE DEPOSIT BOXES

Safe deposit boxes will continue to be offered in our N. Main St., Randolph, and Washington St., Stoughton, offices.

- Previously established automatic payments for box rentals will continue uninterrupted.
- Abington Bank also offers safe deposit boxes in Abington, Cohasset (Rte. 3A location), Holbrook, and Marion. See back page for locations.

CASH MANAGEMENT SERVICES

Business customers using our cash management services will experience changes to daily cut-off times for some services:

- ACH/wire origination cut-off will be 3:00 p.m.
- Office Deposit (remote deposit capture) and Mobile Deposit cut-off will be 4:00 p.m.

INDIVIDUAL RETIREMENT ACCOUNTS (IRAS)

Change of Custodian/Trustee. As of October 7, Abington Bank assumed the role of custodian/trustee of your IRA. This change does not adversely affect your IRA plan in any way, nor does it change any of the terms and conditions of your accounts.



DEPOSIT ACCOUNTS

Account Numbers. Your account numbers will remain the same.

Checks. Continue using your existing supply of checks until they run out. When reordering checks, provide your check printer with the Abington Bank routing number: **211371845**.

Preauthorized Transactions. Direct deposits, recurring transfers (internal and external), and automatic withdrawals will continue without interruption. If establishing new preauthorized transactions after November 7, provide your employer or merchant with the Abington Bank routing number: **211371845**.

Deposit Insurance. Deposits will still be fully insured. Each depositor is insured by the Federal Deposit Insurance Corporation (FDIC) up to current coverage limits. All deposits above the FDIC insurance amount will be insured by the Depositors Insurance Fund (DIF). Visit [FDIC.gov](https://www.fdic.gov) or [DIFxs.com](https://www.DIFxs.com) for more information on specific limits.

Shared Customers. If you bank at both Envision Bank and Abington Bank, your customer information will be integrated but your individual accounts will remain separate accounts. (For example, if you have a checking account at both banks, you will have two checking accounts with Abington Bank.) All of your accounts will be accessible at any Abington Bank branch and through Abington Bank Online Banking and Telephone Banking. If your combined deposit balances at Envision Bank and Abington Bank exceed the FDIC insurance

limit, your deposit accounts from each bank will be separately insured for a period of at least six months after the effective date of the merger. After this grace period expires, the balance of your deposit accounts that exceeds the FDIC insurance limit will be insured by the DIF.

Account Fees. While many of our fees remain the same, some will change or be eliminated. Please refer to the enclosed disclosure guide, "Important Changes to Your Account Terms" for the Abington Bank fee schedule.

Overdraft Privilege. All eligible checking account customers will be automatically enrolled in the Abington Bank discretionary Overdraft Privilege service to cover overdrafts by checks, transactions made using your checking account number, online transfers, bill payments, and recurring point-of-sale transactions. If you have already opted in 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 ATM and everyday (one-time) debit card transactions, refer to "What You Need to Know About Overdrafts and Overdraft Fees," included in the enclosed disclosure guide, "Important Changes to Your Account Terms."

PERSONAL CHECKING		
If your current account is...	Your new account will be...	KEY DIFFERENCES... Please see the enclosed disclosure guide, “Important Changes to Your Account Terms,” which details additional, important changes to the terms of your account.
Envision Free Checking	Get Real Checking SM	<ul style="list-style-type: none"> • Fee-free access to Abington Bank ATMs and ATMs in the Allpoint and SUM networks. Otherwise, the ATM Withdrawal Service Charge¹ will apply. • The Inactivity Fee² will apply. • Statements will be rendered at the end of each month. • The account is eligible for the Massachusetts 18/65 Program.⁴ • A charge for check printing will apply, except for those accounts that qualify for the Massachusetts 18/65 Program.
Envision Plus Checking Horizon 50 Plus Checking	Get More Checking SM	<ul style="list-style-type: none"> • Fee-free access to Abington Bank ATMs and ATMs in the Allpoint and SUM networks. Otherwise, the ATM Withdrawal Service Charge¹ will apply. • The Inactivity Fee² will apply. • The interest rate tiers will change.³ • The account is eligible for the Massachusetts 18/65 Program.⁴ • The minimum balance to earn interest will be lowered to \$0.01. • Interest will be credited monthly. • Statements will be rendered at the end of each month. • A charge for check printing will apply, except for those accounts that qualify for the Massachusetts 18/65 Program.
Envision Max Checking Apex Checking	Apex Checking	<ul style="list-style-type: none"> • Fee-free access to Abington Bank ATMs and ATMs in the Allpoint and SUM networks. Otherwise, the ATM Withdrawal Service Charge¹ will apply; the waiver or rebate of ATM fees per statement cycle will be eliminated. • The interest rate tiers will be eliminated, and interest will be earned on the entire account balance. • The Inactivity Fee² will apply. • A monthly account fee of \$6.00 will apply if the balance falls below the minimum balance requirement of \$500.⁵ • The minimum balance to earn interest will be lowered to \$0.01. • Interest will be credited monthly. • Statements will be rendered at the end of each month. • A charge for check printing will apply.
Student Saver Checking	Get Real Checking SM	<ul style="list-style-type: none"> • Fee-free access to Abington Bank ATMs and ATMs in the Allpoint and SUM networks. Otherwise, the ATM Withdrawal Service Charge¹ will apply; the waiver or rebate of ATM fees per statement cycle will be eliminated. • The Inactivity Fee² will apply. • The account offers check writing features. • The account is eligible for the Massachusetts 18/65 Program.⁴ • A charge for check printing will apply, except for those accounts that qualify for the Massachusetts 18/65 Program.
Preferred Money Market Money Market	Get More Tiered Money Market SM	<ul style="list-style-type: none"> • The Inactivity Fee² will apply. • The interest rate tiers will change.³ • A monthly account fee of \$6.00 will apply if the balance falls below the minimum balance requirement of \$500.⁵ • The minimum balance to earn interest will be lowered to \$0.01. • Interest will be credited monthly. • Statements will be rendered at the end of each month. • A charge for check printing will apply.

PERSONAL CHECKING		
If your current account is...	Your new account will be...	KEY DIFFERENCES... Please see the enclosed disclosure guide, “Important Changes to Your Account Terms,” which details additional, important changes to the terms of your account.
Right Now Checking	Get More Checking SM	<ul style="list-style-type: none"> • Fee-free access to Abington Bank ATMs and ATMs in the Allpoint and SUM networks. Otherwise, the ATM Withdrawal Service Charge¹ will apply. • The Inactivity Fee² will apply. • The interest rate tiers will change.³ • The monthly account fee and minimum balance requirement will be eliminated. • The account is eligible for the Massachusetts 18/65 Program.⁴ • The minimum balance to earn interest will be lowered to \$0.01. • If you close your account before interest is credited, you will receive the accrued interest. • Statements will be rendered at the end of each month. • A charge for check printing will apply, except for those accounts that qualify for the Massachusetts 18/65 Program.
Beyond Checking	Get Real Checking SM	<ul style="list-style-type: none"> • The monthly account fee, paper statement fee, and direct deposit requirement will be eliminated. • Fee-free access to Abington Bank ATMs and ATMs in the Allpoint and SUM networks. Otherwise, the ATM Withdrawal Service Charge¹ will apply; the waiver or rebate of ATM fees per statement cycle will be eliminated. • The Inactivity Fee² will apply. • Statements will be rendered at the end of each month. • The account is eligible for the Massachusetts 18/65 Program.⁴ • A charge for check printing will apply, except for those accounts that qualify for the Massachusetts 18/65 Program.
Interest Checking	Get More Checking SM	<ul style="list-style-type: none"> • The monthly account fee and direct deposit requirement will be eliminated. • Fee-free access to Abington Bank ATMs and ATMs in the Allpoint and SUM networks. Otherwise, the ATM Withdrawal Service Charge¹ will apply; the waiver or rebate of ATM fees per statement cycle will be eliminated. • The Inactivity Fee² will apply. • The interest rate tiers will change.³ • The minimum balance to earn interest will be lowered to \$0.01. • Interest will be credited monthly. • Statements will be rendered at the end of each month. • The account is eligible for the Massachusetts 18/65 Program.⁴ • A charge for check printing will apply, except for those accounts that qualify for the Massachusetts 18/65 Program.
Relationship Checking	Get More Checking SM	<ul style="list-style-type: none"> • The monthly account fee will be eliminated. • Fee-free access to Abington Bank ATMs and ATMs in the Allpoint and SUM networks. Otherwise, the ATM Withdrawal Service Charge¹ will apply; the waiver or rebate of ATM fees per statement cycle will be eliminated. • The Inactivity Fee² will apply. • The interest rate tiers will change.³ • The minimum balance to earn interest will be lowered to \$0.01. • Interest will be credited monthly. • Statements will be rendered at the end of each month. • The account is eligible for the Massachusetts 18/65 Program.⁴ • A charge for check printing will apply, except for those accounts that qualify for the Massachusetts 18/65 Program.

PERSONAL SAVINGS		
If your current account is...	Your new account will be...	KEY DIFFERENCES... Please see the enclosed disclosure guide, “Important Changes to Your Account Terms,” which details additional, important changes to the terms of your account.
Statement Savings	Get Real Savings SM	<ul style="list-style-type: none"> • Fee-free access to Abington Bank ATMs and ATMs in the Allpoint and SUM networks. Otherwise, the ATM Withdrawal Service Charge¹ will apply. • The Inactivity Fee² will apply. • The minimum balance to earn interest will be lowered to \$0.01. • The interest calculation method will change to monthly compounding. • The account is eligible for the Massachusetts 18/65 Program.⁴
Savvy Savings	Get More Money Market SM	<ul style="list-style-type: none"> • The Inactivity Fee² will apply. • A monthly account fee of \$6.00 will apply if the balance falls below the minimum balance requirement of \$500.⁵ • The minimum balance to earn interest will be lowered to \$0.01. • Interest will be credited monthly. • The interest calculation method will change to monthly compounding. • A charge for check printing will apply.
MA Passbook Savings	Passbook Savings	<ul style="list-style-type: none"> • The Inactivity Fee² will apply. • The minimum balance to earn interest will be lowered to \$0.01. • Interest will be credited monthly. • The interest calculation method will change to monthly compounding. • If you close your account before interest is credited, you will receive the accrued interest. • The account is eligible for the Massachusetts 18/65 Program.⁴
Piggy Savings	Get Real Savings SM	<ul style="list-style-type: none"> • Fee-free access to Abington Bank ATMs and ATMs in the Allpoint and SUM networks. Otherwise, the ATM Withdrawal Service Charge¹ will apply. • The Inactivity Fee² will apply. • The interest calculation method will change to monthly compounding. • The minimum balance to earn interest will be lowered to \$0.01. • Interest will be credited monthly. • No bonus interest rates will be awarded. • If you close your account before interest is credited, you will receive the accrued interest. • The account is eligible for the Massachusetts 18/65 Program.⁴
Savings Makes Cents	Get Real Savings SM	<ul style="list-style-type: none"> • Fee-free access to Abington Bank ATMs and ATMs in the Allpoint and SUM networks. Otherwise, the ATM Withdrawal Service Charge¹ will apply. • The Inactivity Fee² will apply. • This account will generate a statement to replace the passbook. Statements will be rendered at the end of each month. • The interest calculation method will change to monthly compounding. • The minimum balance to earn interest will be lowered to \$0.01. • Interest will be credited monthly. • The account is eligible for the Massachusetts 18/65 Program.⁴
IRA Savings	IRA Money Market	<ul style="list-style-type: none"> • The Inactivity Fee will be eliminated. • This account will generate an annual statement. • The interest rate tiers will change.⁶ • The interest calculation method will change to monthly compounding. • The minimum balance to earn interest will be lowered to \$0.01. • Interest will be credited monthly.
Holiday Club	Holiday Club	<ul style="list-style-type: none"> • This account will receive a monthly statement; your passbooks will no longer apply. • The interest calculation method will change to monthly compounding. • The minimum balance to earn interest will be lowered to \$0.01. • Interest will be credited monthly. • Holiday Club payouts will take place on the first Friday in October. • Vacation Club payouts will take place on the first Friday in April.
Vacation Club	Vacation Club	

BUSINESS ACCOUNTS		
If your current account is...	Your new account will be...	KEY DIFFERENCES... Please see the enclosed disclosure guide, “Important Changes to Your Account Terms,” which details additional, important changes to the terms of your account.
Small Business Checking	Business Checking	<ul style="list-style-type: none"> • Fee-free access to Abington Bank ATMs and ATMs in the Allpoint and SUM networks. Otherwise, the ATM Withdrawal Service Charge¹ will apply. • The Inactivity Fee² will apply.
Commercial Checking	Commercial Checking	<ul style="list-style-type: none"> • Fee-free access to Abington Bank ATMs and ATMs in the Allpoint and SUM networks. Otherwise, the ATM Withdrawal Service Charge¹ will apply. • The Inactivity Fee² will apply. • This account will feature an earnings credit. • Account fees will be as follows: \$15.00 monthly account fee; \$0.20 per check paid; \$0.55 per deposit; \$0.12 per deposited item.
Municipal Money Market	Government Money Market	<ul style="list-style-type: none"> • Fee-free access to Abington Bank ATMs and ATMs in the Allpoint and SUM networks. Otherwise, the ATM Withdrawal Service Charge¹ will apply. • The interest rate tiers will change.⁷ • The minimum balance to earn interest will be lowered to \$0.01. • Interest will be credited monthly. • Debit Mastercard® or Debit Visa® Cards may be used for PIN-based point-of-sale transactions only.
Free Business Checking	Business Checking	<ul style="list-style-type: none"> • Fee-free access to Abington Bank ATMs and ATMs in the Allpoint and SUM networks. Otherwise, the ATM Withdrawal Service Charge¹ will apply. • The Inactivity Fee² will apply. • The per-transaction fee of \$0.25 for transactions over 1,000 will be eliminated. The account will be eligible for free transactions with no maximum.
IOLTA Checking	IOLTA Checking	<ul style="list-style-type: none"> • The monthly account fee will be \$6.00 a month or interest earned, whichever is less. • Any interest earned in excess of \$6.00 a month will be credited and submitted to the Massachusetts IOLTA Committee monthly.
Peak Business Money Market	Peak Business Money Market	<ul style="list-style-type: none"> • The interest rate tiers will be eliminated, and interest will be earned on the entire account balance. The interest rate will no longer be tied to the Prime rate. • The Inactivity Fee² will apply. • A monthly account fee of \$6.00 will apply if the balance falls below the minimum balance requirement of \$500.⁵
Business Money Market	Premier Business Checking	<ul style="list-style-type: none"> • The Inactivity Fee² will apply. • The interest rate tiers will change.³ • The minimum balance to earn interest will be lowered to \$0.01. • Interest will be credited monthly.
Peak Municipal Money Market	Peak Municipal Money Market	<ul style="list-style-type: none"> • The Inactivity Fee² will apply. • The interest rate tiers will be eliminated, and interest will be earned on the entire account balance. The interest rate will no longer be tied to the Prime rate. • The minimum balance to earn interest will be lowered to \$0.01.

¹An ATM Withdrawal Service Charge of \$1.50 applies at ATMs we do not own or operate and that are not part of the Allpoint® or SUM® networks.

²An Inactivity Fee of \$1.00 is charged monthly and applies to checking and savings accounts that have no customer-initiated activity after one year.

³Get More CheckingSM, Get More Tiered Money MarketSM, and Premier Business Checking Interest Rate tiers are as follows:
\$0.01-\$24,999.99 | \$25,000-\$49,999.99 | \$50,000-\$99,999.99 | \$100,000-\$999,999.99 | Over \$1,000,000

⁴Customers who are 18 years of age and younger or 65 years of age and older receive one service-charge free checking account and one service-charge free savings account. In addition, a reduced fee of \$5.00 per item may be charged against any such account when payment on a check or other transaction on the account has been refused because of insufficient funds or paid despite insufficient funds. If you qualify, let us know of your eligibility.

⁵Monthly account fee applies only if the daily balance falls below the minimum during the statement cycle.

⁶IRA Money Market Interest Rate tiers are as follows:
\$0.01-2,499.99 | \$2,500 and greater

⁷Government Money Market Interest Rate tiers are as follows:
\$0.01-\$9,999.99 | \$10,000-\$24,999.99 | \$25,000-\$49,999.99 | \$50,000-\$99,999.99 | Over \$100,000



NEW PRODUCTS + SERVICES

Starting November 7, an array of Abington Bank products and services, including some of the most anticipated smart banking tools and technology, will be newly available to you to help you unlock your potential!

CONVENIENCE SERVICES

Access to Allpoint® and SUM® ATMs. You will 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 including Target, Costco, CVS, Rite Aid, 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 for iPhone and Android.

Online Account Opening. Visit AbingtonBank.com to open a new checking, savings, money market, or certificate of deposit account in just a few easy steps. Even easier: Online Banking users can open a new account from within Online Banking, too!

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.

Free External Transfers. Easily transfer funds to or from your accounts at other financial institutions using Abington Bank Online Banking for free!

Foreign Currency Exchange. Travelling overseas? With advance notice, you can purchase or exchange foreign currency with us!

Medallion Signature Guarantee. This form of authentication is available for certain types of documents at these Abington Bank offices: Harrison Ave., Abington; Rte. 3A, Cohasset; Front St., Marion; N. Main St., Randolph; and Washington St., Stoughton.

eStatements. Go green! eStatements will be available not only for deposit accounts, but for consumer and commercial loan bills as well as tax documents.

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

CASH MANAGEMENT SERVICES

eBusiness Solutions Online Business Banking. Manage your cash simply and securely from anywhere in the world with our completely flexible eBusiness Solutions online cash management platform. Access reporting, originate ACH and wire transfers, make account transfers, initiate stop payments, access Bill Pay, download to QuickBooks, and much more.

In addition to offering **Office Deposit (Remote Deposit Capture)***, **Check and ACH Positive Pay**, **ZRent** and **ZDeposit**, **Merchant Services***, and **Automated Clearing House (ACH)*** services, we also offer these Cash Management solutions that will be new to Envision Bank customers:

Zero Balance Account (ZBA). Eliminate the need for manual transfers between checking accounts by linking two or more accounts to combine funds while maintaining individual audit trails.

EDI Reporting. Reduce the time and costs associated with posting and reporting of EDI payments with the help of EDI reporting. This is an ideal service for customers that receive federal, state, insurance, or healthcare payments electronically.

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 foreign wires are available through eBusiness Solutions!

Lockbox Services. Accelerate the collection of your receivables and save valuable clerical time. Retail and Wholesale Lockboxes are available.

Account Reconciliation Services. Let us help simplify and streamline your month-end reconciliation efforts with our full or partial account reconciliation service.

ACH Debit Block. If you choose not to have any electronic debits post to your account, establish an ACH Debit Block to block every incoming ACH debit, without exception. ACH Debit Block is typically used with money market and savings accounts.

FINANCIAL SOLUTIONS FOR MUNICIPAL CUSTOMERS

Whether you represent a local town, government agency, or public school, we have the knowledge and resources to support public sector entities of various sizes.

OFFICE LOCATIONS + HOURS

ABINGTON

6 Harrison Avenue, Abington, MA 02351

AVON

1 East Main Street, Avon, MA 02322

BRAINTREE

1 Rockdale Street, Braintree, MA 02184

COHASSET

800 Chief Justice Cushing Highway (Rte. 3A), Cohasset, MA 02025

COHASSET VILLAGE

40 South Main Street, Cohasset, MA 02025

Drive-up services not available at this location.

HOLBROOK

95 North Franklin Street, Holbrook, MA 02343

MARION

350 Front Street, Marion, MA 02738

RANDOLPH

129 N. Main Street, Randolph, MA 02368

COBB CORNER, STOUGHTON

87 Sharon Street, Stoughton, MA 02072

STOUGHTON

497 Washington Street, Stoughton, MA 02072

HOURS

LOBBY HOURS

Mon - Wed + Fri
8:30 AM - 4:00 PM

Thursday
8:30 AM - 5:00 PM

Saturday
8:30 AM - Noon

DRIVE-UP HOURS

Mon - Wed + Fri
8:00 AM - 4:00 PM

Thursday
8:00 AM - 5:00 PM

Saturday
8:30 AM - Noon

ATM LOCATIONS

24-hour ATM available at each office

CUSTOMER CARE

877.380.BANK (2265)

TELEPHONE BANKING

877.251.6222

FOR MORE INFORMATION, VISIT

AbingtonBank.com/WelcomeEnvision



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