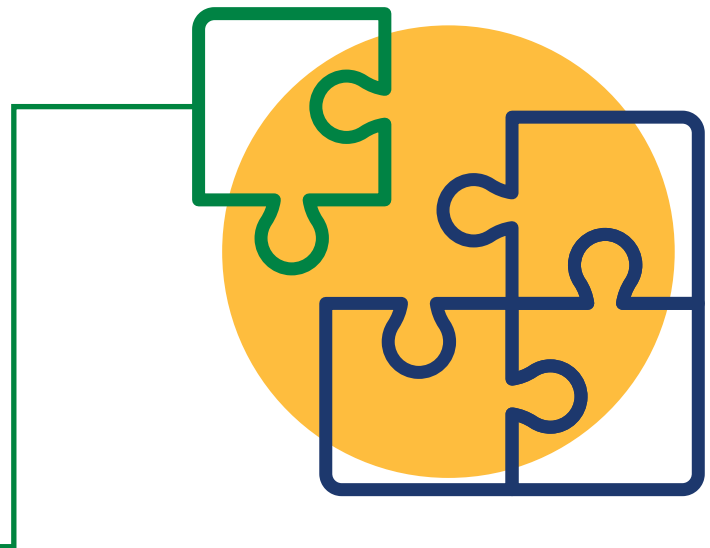


TRANSITION GUIDE

Abington Bank and North Shore Bank

September 20-22, 2024



FOR MORE INFORMATION, VISIT
AbingtonBank.com/Updates



NORTH SHORE BANK

Well north of your expectations.™

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

WHAT YOU NEED TO KNOW

- Account numbers will not change.
- Continue to use your existing checks and Visa® debit and credit card.
- Scheduled and/or recurring internal and external transfers, debit card transactions, and bill payments will process uninterrupted.
- All branches will be closed on Saturday, September 21.
- Our website and Online Banking login will move to NorthShore-Bank.com. User names and passwords will not change.

GET READY TO UNLOCK *MORE* POTENTIAL!

Starting September 23, 2024, North Shore Bank and Abington Bank systems and operations will begin to fully integrate. However, even after that date, you'll notice that North Shore Bank's name will remain the same and Abington Bank will become "Abington Bank, a division of North Shore Bank." **Therefore, moving forward, you can expect to see one or both banks' names on routine communications and through certain channels.**

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 ONLINE CENTER FOR UP-TO-DATE INFORMATION:
AbingtonBank.com/Updates**



ONLINE BANKING, MOBILE BANKING, BILL PAY + ZELLE

Bill Pay will be unavailable starting on FRIDAY, SEPTEMBER 20 at NOON.

Online and Mobile Banking including Mobile Deposit and Zelle will be unavailable starting on FRIDAY, SEPTEMBER 20 at 5 PM.

- 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.

Online and Mobile Banking, including Mobile Deposit will be available starting on MONDAY, SEPTEMBER 23 at 10 AM.

- Visit NorthShore-Bank.com to log into Online Banking. Each bank will have its own login right on the home page. Be sure to select the right bank before logging in.
- Automated notifications for certain electronic services may come from "North Shore Bank" and others may come from "Abington Bank, a division of North Shore Bank." Where possible, the notifications will be branded with both banks.

Bill Pay will be available starting on TUESDAY, SEPTEMBER 24 at NOON.

Zelle will be available starting on TUESDAY, SEPTEMBER 24 at 5 PM.

- All automated alerts and Zelle notifications will come from North Shore Bank.

CUSTOMER CARE PHONE SUPPORT

Reach Customer Care phone support starting MONDAY, SEPTEMBER 23 at 877.380.BANK(2265). Hours are:

Monday - Friday 7:30 AM - 5:30 PM

Saturday 8:00 AM - NOON

STATEMENTS + ESTATEMENTS

- A maximum of 13 months of previous eStatements will carry over to Online Banking.



TELEPHONE BANKING

Telephone Banking will be unavailable starting on **FRIDAY, SEPTEMBER 20** at 5 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, SEPTEMBER 23** at 10 AM.

- The phone number will remain the same:
877.251.6222.

DEBIT CARDS

Continue to use your Debit Visa without interruption for point-of-sale (in-person) and online transactions as well as 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.



DEPOSIT ACCOUNTS

Account Numbers. Your account numbers will remain the same.

Checks. Continue using your existing supply of checks.

Preauthorized Transactions. Direct deposits, recurring transfers (internal and external), and automatic withdrawals will continue without interruption.

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 a list of fee changes.

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.



BRANCH + TELLER SERVICES

All Abington Bank and North Shore Bank branches will be closed on **SATURDAY, SEPTEMBER 21.**

Effective **MONDAY, SEPTEMBER 23:**

- All offices reopen for normal business hours. (See inside back page for locations.)
- Visit any of the 15 North Shore Bank offices and 10 Abington Bank offices. (See inside back page for locations.)

Effective **MONDAY, SEPTEMBER 23**, our bank's website will move to **NorthShore-Bank.com**.

- If you visit AbingtonBank.com after September 23, you'll automatically be redirected to NorthShore-Bank.com. However, please bookmark NorthShore-Bank.com and begin accessing the site directly using that URL, as the redirect function will be temporary.
- You can expect to find everything you need at NorthShore-Bank.com, including the same layout and navigation you're already familiar with.
- You'll see the North Shore Bank and Abington Bank, a division of North Shore Bank, names and logos on the website, so you'll know you're on the right site.
- Each bank will have its own Online Banking login box right on the website's new homepage. Be sure to choose the correct bank before attempting to log into Online Banking.



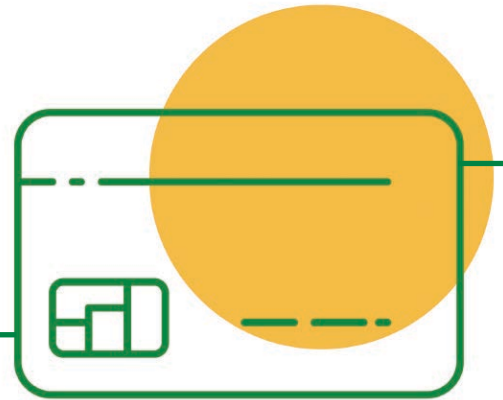
MORTGAGES + OTHER LOAN ACCOUNTS

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

- The ownership and servicing of your loan will transfer to North Shore Bank.
- Your loan number, the terms of your loan, your payment due date, and the address where you mail your loan payment (95 No. Franklin St., Holbrook) have not changed; only the payee has changed to North Shore Bank.
- If your loan payment is drawn automatically from your checking account, this payment will continue without interruption.
- Payments also can be made in person at any office or by using Online Banking or Telephone Banking.
- If you use Online Bill Pay to make your Abington Bank loan payment from your Abington Bank checking account or an account with another financial institution, please update the payee to North Shore Bank.
- Continue to use the same online payment portal, username, and password to make payments from an account at another bank. A link will be available at NorthShore-Bank.com/Payments.
- The phone number to call with questions on your loan is 877.380.2265.

Home Equity Lines of Credit

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



CREDIT CARDS

Continue to use your Abington Bank credit card without interruption—including within your mobile wallet with Apple Pay,[®] Samsung Pay,[™] and Google Pay.[™]

SAFE DEPOSIT BOXES

Safe deposit boxes will continue to be offered in select offices.

- Previously established automatic payments for box rentals will continue uninterrupted.

INDIVIDUAL RETIREMENT ACCOUNTS (IRAS)

Change of Custodian/Trustee. As of FRIDAY, SEPTEMBER 20, North Shore Bank will assume the role of custodian/trustee of your IRA, and IRA Money Market statements/eStatements will deliver on a quarterly basis, rather than monthly. 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.

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.



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 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.

BUSINESS BANKING + CASH MANAGEMENT SOLUTIONS

eBusiness Solutions Business Online Banking and Remote Deposit Capture will be unavailable starting on **FRIDAY, SEPTEMBER 20** at 5 PM.

eBusiness Solutions Business Online Banking will be available starting on **MONDAY, SEPTEMBER 23** at 10 AM.

- Automated notifications for certain Cash Management services or applications may come from "North Shore Bank" and others may come from "Abington Bank, a division of North Shore Bank." Where possible, the notifications may be branded with both banks.



NEW PRODUCTS + SERVICES

Starting **MONDAY, SEPTEMBER 23**, these new products and services will be available to help you unlock your potential!

DEPOSIT ACCOUNTS

Get Real Student Checking.™ Our new student checking is in a “class” by itself! That’s because you’ll have easy access to your money, 24/7, in a free account that gives you all the tools and tech you need to bank on the go—even between classes.

Go Further Relationship Checking.™ Make your money go further with a competitive interest rate and perks like unlimited ATM surcharge rebates, free foreign ATM withdrawals, and more. Just keep an average daily 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!

Thrive Commercial Analysis Checking.™* Now, it “pays” to do business with us! That’s because your organization’s

higher balances can help offset your monthly fees. Based on your average actual balance, this account pays a monthly earnings credit that reduces or even eliminates your monthly fees—including those for our comprehensive suite of Cash Management Solutions.

*Available only to qualifying businesses that use Cash Management Solutions.

CONVENIENCE SERVICES

Interactive Teller Machines (ITMs). Perform all the transactions of a traditional ATM—and much more! Five ITMs are available at our Cabot St. and Enon St., Beverly, locations as well as our Danvers, Merrimac, and Hamilton St., Saugus, offices. (See inside back page for exact locations.) Just press the “Help” button to be connected by video to a Digital Banker, who can assist you with just about any transaction you could complete at the teller line—on any of your accounts, not just those tied to your debit card! Digital Bankers are available from Monday through Friday, 7:30 AM to 5:30 PM and Saturday, 8:00 AM to NOON.

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

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 01960-5552
- 637 Lowell Street, Peabody, MA 01960

RANDOLPH

- 129 N. Main Street, Randolph, MA 02368

READING

- 31 Harnden Street, Reading, MA 01867

SALEM

- 319 Highland Avenue, Salem, MA 01970-1738
- 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

AFTER SEPTEMBER 23, the complete list of each location's drive-up and lobby hours will be available on our website at NorthShore-Bank.com/Contact-Us/Locations

24-hour ATM available at each office

*ITMs available. Manned by Digital Bankers Monday through Friday, 7:30 AM to 5:30 PM and Saturday, 8:00 AM to NOON.

CUSTOMER CARE
877.380.BANK (2265)

TELEPHONE BANKING
877.251.6222

FOR MORE INFORMATION, VISIT
AbingtonBank.com/Updates



Unlock your potential



AbingtonBank.com | 877.380.BANK (2265)