TruNorthBank™
Unlock your potential

TRUNORTH BANK: A NEW NAME. SAME COMMITMENT.

Everything you need to know as we move forward together.

For more information visit
bankESB.com/TruNorthBank

AUGUST 21-24 2026

AN INSPIRING NEW NAME IS ON THE WAY

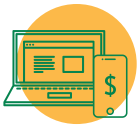
On **August 22**, bankESB will change its name to TruNorth Bank! Same people. Same bank. Just a new name that fits both where we've been—and where we're headed!

Read this guide carefully. It contains important information on how we're bringing everything together under the TruNorth Bank name!

WHY TRUNORTH BANK?

Because everyone needs a clear direction. It's about helping you find your own "true north," and moving you toward what matters most to you. Together, we can aim higher and unlock your potential with confidence!

We're still your local bank, making local decisions, and showing up in our community, just like we always have.



VISIT OUR ONLINE CENTER

FOR UP-TO-DATE INFORMATION

bankESB.com/TruNorthBank

IMPORTANT DATES

Friday
8/21

- Our Payments portal at bankESB.com/Payments will be unavailable starting at 12:00 AM.
- Bill Pay will be unavailable starting at 9:00 AM.
- Online Banking and Mobile Banking, including Mobile Deposit and Zelle®, will be unavailable starting at 5:00 PM.
- Telephone Banking will be unavailable starting at 5:00 PM.

Saturday-Sunday
8/22-23

- All bankESB branches will be closed. You can continue using our ATMs and your debit card throughout the transition.
- Digital banking services remain unavailable.

Monday
8/24

- Our Payments portal at TruNorthBank.com/Payments will be available at 12:00 AM.
- bankESB branches reopen for regular hours as TruNorth Bank.
- Online Banking and Mobile Banking, including Mobile Deposit, will be available at 10:00 AM.
  - **See page 2 for details on downloading and logging into the TruNorth Bank Mobile Banking app.**
- Bill Pay will be available at 10:00 AM.
- Telephone Banking will be available at 10:00 AM.
  - **See page 2 for PIN reset details**.

Tuesday
8/25

- Zelle® will be available at 3:00 PM.

ACTIONS YOU NEED TO TAKE

On **Monday, August 24:**

- Delete your bankESB Mobile Banking app and download the **TruNorth Bank Mobile Banking app. See the "New Mobile Banking App" box below.**
- **Telephone Banking users:** The first time you call, 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). You will be prompted to reset your PIN, and you can choose your existing 4-digit PIN if you'd like.

NEW MOBILE BANKING APP

TruNorthBank™

On Monday, August 24, delete your existing bankESB Mobile Banking app (it will no longer work). Download the TruNorth Bank Mobile Banking app from the App Store® (have your Apple ID and password handy!) or Google Play™.

NOTE: You can download the TruNorth Bank Mobile Banking app before August 24, but you won't be able to log in until then.

- If you use biometric ID (face or fingerprint) to log into the Mobile Banking app: The **first time** you log into the TruNorth Bank Mobile Banking app, you'll need to enter your **user ID and password**. After that, you can set up biometric ID again. **(Helpful hint...don't remember your user ID and password? Click on "Forgot User ID" or "Forgot Password" to retrieve or reset them.)**
- If you access Online Banking directly through a web address saved in your browser's favorites, that web address will no longer work. Be sure to bookmark the new one 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.
- Account alerts will carry over, too, but you will need to reestablish Push notifications, if desired.
- **Zelle® users** will need to reenroll in the service and reestablish payees and payments.
- 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.
- **Quicken® and QuickBooks® Web and Direct Connect users** will need to disconnect Quicken or QuickBooks from bankESB on or before **Friday, August 21** and reconnect to TruNorth Bank after **Monday, August 24**.

WHAT YOU NEED TO KNOW

- All branches will be closed on **Saturday, August 22**.
- Our **website address** will change to **TruNorthBank.com**.
- **Passbook Savings** accounts will no longer be eligible for certain electronic funds transfers. See page 6 for details.
- Your **product name** might change. See the Deposit Accounts section on page 4.
- **DIF insurance coverage** (for those who are eligible) will continue for a limited time but will eventually be discontinued. (**FDIC insurance coverage** will remain.) See page 4 for details.
- Our mortgage division, Hometown Mortgage, will be renamed **TruNorth Mortgage**.

WHAT STAYS THE SAME

- Our **Customer Care** phone number will remain **855.527.4111**.
- Our **Telephone Banking** phone number will remain **877.372.2447**.
- Our **headquarters** will stay located at **36 Main St., Easthampton, MA 01027**.
- Our **Routing & Transit Number** will remain **211870935**.
- **Account numbers** won't change (unless we've already contacted you).
- **Account fees** will remain the same.
- Your **Online Banking and Mobile Banking login credentials** won't change (unless we've already contacted you directly).
- Keep using your **existing bankESB checks** as long as they last. No need to order new ones! (If you order checks from a third party, at your next reorder, change the bank name to TruNorth Bank.)
- Keep using your **existing bankESB Visa® debit and credit cards 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™. We'll replace your debit cards with TruNorth Bank cards in **September** and your credit cards with TruNorth Bank cards in 2027. You will not have access to Card Manager after **August 24** and until you receive a new TruNorth Bank Debit Visa® Card.
- Your scheduled and/or recurring internal and external transfers, debit card transactions, and bill payments will process uninterrupted, and your Bill Pay payees and payments will carry over.
- **FDIC insurance coverage** remains in place. See page 4 for details.

WHAT'S NEW

- **More Branch Locations.** You'll have access to 40 TruNorth Bank offices in western and eastern Massachusetts and southern New Hampshire. (Even more in October—watch for details!) **See page 8 for a complete list**.
- **More Fee-Free ATMs.** You'll have fee-free access to all TruNorth Bank ATMs, AllPoint® Network ATMs, and now SUM® Network ATMs, too! Just look for the SUM® logo or visit NYCE.net/ATMLocator/SUM_ATM_locator.html to locate a SUM® Network ATM.
- **Instant Issue Business Debit Visa® Cards** will be available at all locations.
- **eReceipts** (alongside paper receipts) will be available in all our branches, and you'll no longer need to fill out deposit or withdrawal slips.

DEPOSIT ACCOUNTS

Account Numbers. Your account numbers won't change (unless we've already contacted you directly).

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

Account Fees. Our fees will remain the same.

Deposit Insurance. Each depositor remains insured by the Federal Deposit Insurance Corporation (FDIC) up to $250,000 per depositor, per bank, per ownership category. We anticipate that insurance coverage for deposits above FDIC insurance coverage limits—currently provided by the Depositors Insurance Fund (DIF)—will continue for a limited time but will eventually be discontinued. The exact timing of this change has not yet been determined. Please visit TruNorthBank.com for updates on the date and additional details. **Note that you may be able to take advantage of different account ownership categories to get more FDIC coverage! Talk to us, we'd be happy to help.**

Passbook Savings accounts will no longer be eligible for certain electronic funds transfers. **See page 6 for details**. We also will no longer accept transfer requests over the phone with a bank representative.

Other Deposit Accounts. Below is a summary of changes to a few personal savings and business accounts. **Please see "Important Disclosure Information" on page 6 for additional, important changes to the terms of your account.**

PERSONAL SAVINGS ACCOUNTS

If your current account is...	Your new account will be...	Key Differences...
IRA Statement Savings	**IRA Money Market**	• The rate tiers will change.[1]
Christmas Club	**Holiday Club**	• Name change only; no other changes apply.

BUSINESS CHECKING + SAVINGS ACCOUNTS

If your business's current account is...	Your new business account will be...	Key Differences...
Business Checking	**Rise Business Checking℠**	• The monthly account fee and minimum daily balance requirement to avoid that fee will be eliminated. • The per-item fees will be eliminated. • The account analysis and earnings credit will be eliminated.
Business Super NOW	**Thrive Business Checking℠**	• The monthly account fee and minimum daily balance requirement to avoid that fee will be eliminated. • The per-item fee will be eliminated. • The rate tiers will change.[1]
Basic Business Checking	**Rise Business Checking℠**	• The monthly account fee and minimum daily balance requirement to avoid that fee will be eliminated.
Government Premier Positive Pay	**Government Premier Checking**	• Name change only; no other changes apply.

[1]IRA Money Market tiers are as follows: $0.01 - $2,499.99 | $2,500.00 and greater. Thrive Business Checking tiers are as follows: $.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+.

STATEMENTS + ESTATEMENTS

Checking + Savings Accounts

- Final bankESB-branded statements/eStatements will be prepared on **August 21**. These statements will include all account activity and any interest earned through that date.
- Account activity and interest accrued after that date will be posted on **August 31** and appear on a TruNorth Bank-branded statement/eStatement on **September 30**.
- Thereafter, all checking and savings accounts will receive month-end TruNorth Bank-branded statements.

Certificates of Deposit + IRA Certificates of Deposit

- Interest for August will accrue and post at maturity or at month-end on **August 31,** whichever comes first.

MORTGAGES + OTHER LOAN ACCOUNTS

- Your loan number (unless we've already contacted you directly), the terms of your loan, and your payment due date will not change.
- For **Home Equity Lines of Credit**: You can continue to use your existing bankESB checks.
- 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.
    - Our new address for loan payments by mail is: **TruNorth Bank Loan Payments, Department 4630, P.O. Box 986500, Boston, MA 02298-6500**.
    - If you pay your loan payment by mail or using another bank's Online Bill Pay application, be sure to update our bank name and address!
- To make a loan payment from an account at another bank, use the online payment portal available at TruNorthBank.com/Payments.
- Call the same number as always with loan-related questions: **855.527.4111**.

SAFE DEPOSIT BOXES

- Previously established automatic payments for box rentals will continue uninterrupted.
- Starting **Monday, August 24**, when you access your safe deposit box in any of our offices, you'll be able to take advantage of a quicker and easier digital sign-in and sign-out process!

IMPORTANT DISCLOSURE INFORMATION

Unless otherwise noted in this guide, all disclosures and agreements previously provided to you by bankESB remain in effect under our new TruNorth Bank name. Below are additional changes as well as our annual disclosure notices on error resolution and 18-65 benefits.

Change in Terms Effective August 22, 2026

Please note that Passbook Savings accounts **will no longer be eligible** for transfers of funds out using Telephone Banking, Online Banking, Mobile Banking or other electronic means, and we will no longer accept transfer requests over the phone with a bank representative. If these services are important to you, contact us to change your Passbook Savings account to a statement account. You may continue to transfer into Passbook Savings accounts.

The following updates apply to our Product and Account Disclosure effective August 22, 2026

Unwritten Trust Accounts – These are also referred to as a Totten Trust or Payable on Death Account ("P.O.D."). An unwritten trust account may be set up with one or two trustees and one or more beneficiaries. The trustees have legal title to the money and if more than one, either trustee or the surviving trustee may withdraw funds and transact business on the account. Until the death of all trustees, the beneficiary has no right to withdraw funds from the account. If more than one beneficiary is designated, each surviving beneficiary will receive an equal share of the account balance after the death of the last surviving account owner. The Bank does not accept or honor percentage, fractional, unequal, per stirpes, or other customized allocation instructions. If a beneficiary does not survive the account owner, the deceased beneficiary's share will be distributed equally among the surviving named beneficiaries consistent with the provisions noted above in the Bank's account agreement and applicable law. Under the FDIC insurance rules, to qualify as an eligible beneficiary, the beneficiary must be a living person, a charity or a non-profit organization. If a charity or non-profit organization is named a beneficiary, it must qualify as such under the Internal Revenue Service (IRS) regulations. You may close the account, remove or change a beneficiary, change the account type or ownership and withdraw all or part of the funds in that account.

Dual Signature Requirements – The Bank does not offer accounts that require two or more signatures for any check, withdrawal, or other account transaction. If more than one person is authorized to sign on an account, the Bank may honor any check, withdrawal request, or other instruction signed or authorized by any one authorized signer, regardless of whether the item contains multiple signature lines or whether the customer's internal policies require more than one signature. Any dual-signature requirement is solely for the customer's internal control purposes and is not binding on the Bank. The customer assumes all responsibility for enforcing any such internal requirement and agrees to indemnify and hold the Bank harmless from any claim, loss, or liability arising from the Bank's payment or acceptance of an item or instruction authorized by one authorized signer.

Please note the change in contact information below.

Error Resolution Notice

If you think your account statement, passbook, or receipt is wrong, or if you need more information about a transfer listed on your statement, passbook, or receipt, call or write us as soon as you can.

Our number for this purpose is: **855.527.4111**
Our address for this purpose is: **Attn.: Digital Banking, 36 Main Street, PO Box 351, Easthampton, MA 01027**

We must hear from you no later than 60 days after we sent you the FIRST statement on which the problem or error appeared or, if the only transfer possible is a direct deposit to your passbook account, no later than 60 days after the problem or error was FIRST reflected in your passbook or statement. You must provide us:

1. Your name and account number (if any).
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; and
3. Tell us the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within 10 business days. We will determine whether an error occurred within 10 business days after we hear from you, and we will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will provisionally re-credit your account within 10 business days for the amount you think is in error, so that you may have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not re-credit your account. For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to provisionally credit your account for the amount you think is in error. We will tell you the results of our investigation within three (3) business days after we complete it. If we decide there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

For Deposit Account related errors that do not involve electronic fund transfers, contact us at 855.527.4111 or write to us at: TruNorth Bank, Attn: Deposit Operations, 36 Main Street, PO Box 351, Easthampton, MA 01027

For Loan Related Errors effective August 24, 2026, contact us at 855.527.4111 or write to us at: TruNorth Bank, Attn: Loan Servicing, 95 North Franklin Street, Holbrook, MA 02343

Annual Reminder of 18-65 Benefits

A reminder that customers 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.

Privacy Policy Effective August 22, 2026

TruNorth Bank wants you to understand how we choose to share your personal information. We invite you to review our Consumer Privacy Policy effective August 22, 2026, at **TruNorthBank.com/New-Privacy-Policy**. It describes how your personal information is handled across our products, services, and interactions with you. It also explains your privacy rights and the choices you have. If you have any questions, please contact us at 855.527.4111.

OFFICE LOCATIONS

24-hour ATM available at each office

WESTERN MASSACHUSETTS

Agawam: 770 Main St.
Amherst: 253 Triangle St.
Belchertown: 40 State St.
Easthampton:
- 36 Main St.
- 241 Northampton St.
- 2 Liberty St. (ATM ONLY)

Hadley: 100 East St.
Holyoke: 170 Sargeant St.
Northampton: 297 King St.
South Hadley: 605 Granby Rd.
Southampton: 134 College Hwy.
Westfield: 85 Broad St.

EASTERN MASSACHUSETTS (Visit after August 24)

Abington: 6 Harrison Ave.
Avon: 1 East Main St.
Braintree: 1 Rockdale St.
Cohasset:
- 800 Chief Justice Cushing Hwy. (Rte. 3A)
- 40 So. Main St. (Cohasset Village)

Holbrook:
- 95 N. Franklin St.
- 819 S. Franklin St.

Marion: 350 Front St.
Quincy:
- 15 Beach St.
- 1000 Southern Artery (Residents Only)

Randolph: 129 N. Main St.
Stoughton:
- 87 Sharon St. (Cobb Corner)
- 497 Washington St.

Weymouth: 708 Middle St.
Beverly:
- 140 Brimbal Ave.
- 254 Cabot St.
- 48 Enon St.

Danvers: 48 Elm St.
Merrimac: One West Main St.
Middleton: 237 S. Main St.
Peabody:
- 248 Andover St. (Rte. 114)
- 32 Main St.
- 637 Lowell St.

Reading: 31 Harnden St.
Salem:
- 319 Highland Ave.
- 73 Lafayette St.

Saugus:
- One Hamilton St.
- 412 Lynn Fells Pkwy.

NEW HAMPSHIRE (Visit after August 24)

Newton, NH: 29 S. Main St.

GOT QUESTIONS?

CALL CUSTOMER CARE AT 855.527.4111

Monday - Friday	7:30 AM - 5:30 PM
Saturday	8:00 AM - Noon

NEED MORE INFORMATION?

Visit bankESB.com/TruNorthBank

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TruNorthBank.com | 855.527.4111