



You may have heard that Cambridge Trust and Eastern Bank have entered into an agreement to merge, pending regulatory approval.

The merger of the two banks will provide greater access to a broader network of banking services as well as a branch network with over 100 combined locations. Following the anticipated merger on **April 19, 2024**, some Cambridge Trust and Eastern Bank locations will close due to their close proximity to one another. We are writing to inform you that pending regulatory approval to merge, the following Cambridge Trust location will close on **Friday, April 19, 2024**.

**Cambridge Trust closing branch,
as of April 19, 2024:**

**69 Park Street
Andover, MA 01810**

**Nearest Eastern Bank branch,
as of April 22, 2024:**

**15 Elm Street
Andover, MA 01810
*(0.3 miles away)***

Additionally, all safe deposit boxes at the Cambridge Trust Andover location will be closing effective **February 29, 2024**. Please contact the Andover office at cambridgetrust@cambridgetrust.com so that someone there can assist you with the closure and, if needed, set up an appointment.

The decision to keep certain branches open reflects our focus on serving clients from our best locations. The Eastern Bank Andover location includes the following features:

- Lobby service, a drive-up window, and 24-hour ATM access for added convenience
- Extended banking hours to better serve your needs
- In-branch or phone appointments with a branch manager

We're here for you.

Upon the expected completion of the merger, the combined Bank will continue to operate in all of the cities and towns in which we currently offer services to our clients.

If you have any questions, please visit cambridgetrust.com/eastern-bank-merger or call the Client Resource Center at **844-251-0099**.

We look forward to continuing to serve you.

Sincerely,

Denis K. Sheahan
President & Chief Executive Officer
Cambridge Trust



Member FDIC
NMLS #697495



The 69 Park Street branch is closing April 19, 2024.*

The nearest Eastern Bank branch is located at 15 Elm Street, Andover, 0.3 miles away.

Please see reverse side for additional information.

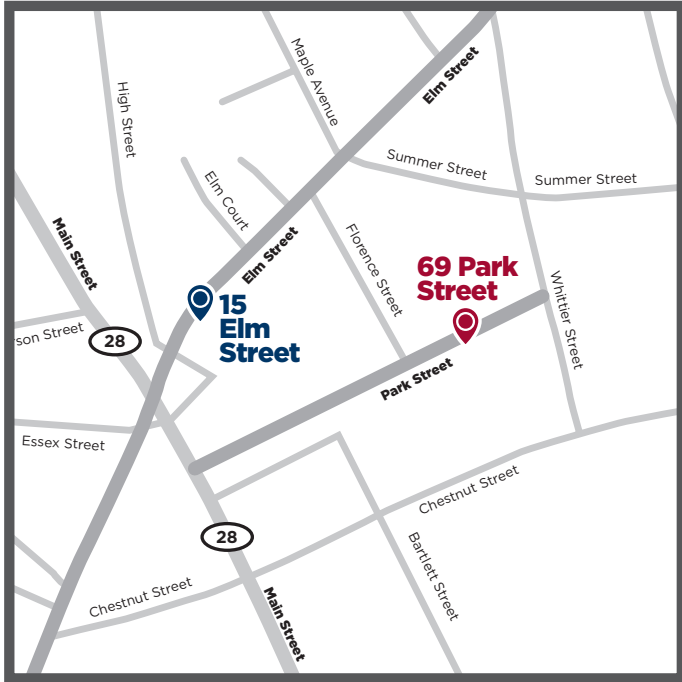
cambridgetrust.com/eastern-bank-merger | 844-251-0099

* Pending regulatory approval

CAMBRIDGE
— TRUST —

PRIVATE BANKING WEALTH MANAGEMENT

Your new Eastern Bank branch is located less than a mile away!



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69 Park Street
Andover, MA 01810

Nearest Eastern Bank branch, as of April 22, 2024:

15 Elm Street
Andover, MA 01810
(0.3 miles away)

YOUR NEAREST BANKING LOCATION INCLUDES:

- Lobby service, a drive-up window, and 24-hour ATM access for added convenience
- Extended banking hours to better serve your needs
- In-branch or phone appointments with a branch manager

Safe deposit box customers will receive a separate letter in the mail.