

Electronic Banking Agreement

*Electronic Fund Transfer Disclosure
Terms & Conditions*

This disclosure includes information about your electronic fund transfers at Cambridge Trust Company and should be read in conjunction with the other disclosures contained in our Account Information packet. Please speak with a Customer Service Representative, visit our website (www.cambridgetrust.com), or telephone our PrivateLINE at (617) 254-BANK (2265) or (800) 876-6406 for current interest rates and Annual Percentage Yields.

INTRODUCTION

The terms and conditions contained in this brochure ("Agreement") apply to any customer electronic funds transfer made by you or anyone authorized by you in connection with any of your Cambridge Trust Company deposit accounts. These terms and conditions also serve as the disclosure required by the Federal Reserve Board Regulation E which implements the Electronic Funds Transfer Act (EFTA) and by Chapter 167B of the Massachusetts General Laws. These terms and conditions may also apply to any other use of an Access Device other than transfer of funds.

Please read this information carefully and save this Brochure.

TERMS

In this agreement and disclosure:

- The words "we," "us," and "our" refer to Cambridge Trust Company ("CTC").
- The words "account" and "accounts" mean any one or more of your accounts with us, as permitted by us and specified by you, to or from which funds may be transferred by an Access Device.
- The words "you," "your," and "yours" refer to each and all authorized signers on an account held at CTC by you. "PIN" refers to your password, personal identification number, or other access code.
- An "Access Device" means an ATM or debit card, telephonic instructions, Internet banking, mobile service, or other means of access provided to you by CTC, used to initiate any electronic transfer.
- The words "transfer" and "electronic transfer" mean a transfer authorized by you, initiated by an Access Device; a preauthorized credit transfer (such as a direct deposit from an employer, the government, or others); telephone transfers, electronic payments and preauthorized debit transfers (such as preauthorized or electronic check conversion transactions, single transfers from your account(s) or transfers from your account(s) on a recurrent basis at regular intervals).
- "Accessible Account" refers to account(s) owned by you at CTC or at other financial institutions and are approved by the Bank for access via an Access Device.

1. GENERAL INFORMATION

- a. Agreement.** By signing, using or authorizing use of your card or Access Device or otherwise initiating a transfer, you agree to be bound by the terms and conditions as described herein.
- b. Summary of your liability.** Tell us at once if you believe your Access Device has been used without your permission or if your card, your PIN, or both, has been lost or stolen. Telephoning is the best way to minimize your possible losses; and notice should be confirmed in writing. Your maximum liability is \$50.

However, if you fail to notify us within sixty (60) days of the first appearance on your periodic statement of an unauthorized transfer of

funds, you may be liable for all unauthorized transfers made after the sixty-day period and liable for up to \$50 for unauthorized transfers made prior to that date. We must establish that we could have prevented those unauthorized transfers if you had reported the unauthorized transfers that appeared on your periodic statement within the sixty-day period.

If you do not notify us within the sixty-day period and the delay is due to extenuating circumstances such as extended travel or hospitalization, the periods for notification shall be extended to a reasonable time.

Notice to us of unauthorized use is considered given when you take whatever reasonable steps are necessary to provide us with the pertinent information. You may give notice in person, by telephone, or in writing. Written notice is considered given at the time it is delivered to us. Notice is also considered given when we become aware of circumstances that indicate that an unauthorized transfer has been or may be made.

These liability provisions apply to unauthorized Electronic Fund Transfers (EFTs) initiated by an Access Device including an Access Device with overdraft privileges if the unauthorized EFT involves an extension of credit under an agreement between you and the Bank to extend credit when an account is overdrawn. These liability provisions do not apply to unauthorized use of an Access Device when no EFTs are involved.

- c. **Notifications.** If you believe that someone has transferred or may transfer money from your account without your permission and for all other notifications:

By Telephone:

Normal business hours: (617) 876-5500

After hours: Cambridge Trust Debit card (800) 236-2442.

Personal Internet Banking (800) 439-4140

By Mail:

Cambridge Trust Company
Customer Resource Center
P.O. Box 380186
Cambridge, MA 02238-0186.

By Secure Messaging:

If you use our Internet Banking service you may use the secure messaging feature.

Do not send an email to us which includes any personally identifiable information.

- d. **Business day/business hours.** Our business days are Monday through Friday; holidays are not included. For our branch hours please call (617) 876-5500 or visit our website at <https://www.cambridgetrust.com/LifesBank/FindUs/tabid/10636/Default>

2. TYPES OF TRANSFERS AND LIMITS ON TRANSFERS

Subject to monetary and other limits that we may set, we are able to process the following types of electronic funds transfer transactions (some may not apply to your account(s)). You agree that your use of your Access Device and/or PIN to enter a transaction will be an order to the Bank to debit or credit (as the case may be) the applicable account for the amount of the transaction.

Transfers

- a. You may use your Access Device and PIN at automatic teller machines (ATMs) and other authorized facilities as follows:
1. During the hours that a Bank-owned ATM is accessible to the public, you may use your Access Device and PIN (to the extent that the law allows and that the machine is then able to perform the transaction(s)) to:
 - **withdraw cash** from your accessible account(s);
 - **make deposits** to your accessible account(s);

- **transfer funds** between your accessible account(s);
- **make payments on your loan** (including mortgage, installment, and Credit Reserve loans) or such other payments as the Bank may from time to time permit. You may make such payment by depositing into an ATM a payment envelope containing cash, check, or money order. Whenever a deposit or payment is made you must deposit into the ATM a properly completed envelope.

- **check the balance** in your accessible account(s).

2. During the hours that **an ATM not owned by the Bank but one that is part of the NYCE[®], Cirrus[®] or MasterCard[®] (debit cards only) networks** is accessible to the public, you may use your Access Device and PIN (to the extent that the law allows and that the machine is then able to perform the transaction(s)) to:

- **withdraw cash** from your accessible account(s);
- **check the balance** in your accessible account(s);
- **transfer funds** between your accessible account(s).

3. During the hours that a **Point of Sale (POS) terminal not owned by the Bank**, but one that is part of the NYCE[®] and Cirrus networks is accessible to the public, you may use your Access Device and PIN (to the extent that the law allows and that the terminal is then able to perform the transaction(s)) to:

- perform a **POS purchase** (withdrawal);
- perform a **POS return** (credit) depending on the retailer's policy.

4. If you use your Access Device and signature to pay for purchases at merchants who have agreed to accept it and to accept payments from your primary deposit account.

5. POS or signature transactions using your Access Device may only be made from your primary account.

6. The Bank will inform you in writing of any modifications to these services that apply from time to time.

b. You may authorize an electronic payment:

1. **preauthorized transfers:**

- **transfer funds** between your checking and savings accounts;
- **pay certain bills** directly from your checking and savings accounts.

2. **Electronic Check Conversion-** A paper check can be converted by a merchant or service provider into an electronic funds transfer. Your authorization to make this type of electronic funds transfer may be communicated in writing or posted by the merchant or service provider.

A transfer can happen in the following ways:

- You can authorize a merchant to convert your paper check into an electronic transfer when buying goods and services;
- When you offer a check to a merchant or service provider you may be asked to authorize the merchant or service provider to electronically charge your account a fee if the check is returned to the merchant unpaid. This fee is considered an electronic transfer.

3. **receive certain automatic deposits** to your checking and savings accounts.

c. You may use PrivateLINE (our 24-hour telephone banking system) to:

1. **transfer funds** between your accessible account(s);
2. **check the balance** in your accessible account(s) or, if you have a Credit Reserve agreement with the Bank, the amount of the

net payoff of that loan;

3. **make payments** from a deposit account to a Credit Reserve line or other accessible loan account.

- d. You may use Cambridge Trust Company Internet Banking Service to:
1. **make payments** from your designated Cambridge Trust Company checking account to any merchant that agrees to accept payments through the Service;
 2. **make payments** on your Cambridge Trust Loan Accounts;
 3. **transfer funds** between one or more of your Cambridge Trust Accessible Accounts via the Service.

Refer to the Cambridge Trust Company **Internet Banking Service Terms and Conditions** found at www.cambridgetrust.com and section 11, Special Terms and Conditions for Internet Banking Service of this disclosure for additional information regarding Internet Banking Service.

Limits on Transfers

- a. To ensure security and to enforce federal and state regulations, there are certain limits on the number of transfers you may make using your Access Device. Transfers from personal savings or money market investment accounts to another account or third parties are limited to six per statement cycle. Please read the **Account Disclosures** regarding your specific account for details.
- b. Except as otherwise arranged/agreed, for each calendar day the limit on withdrawals performed at an ATM or a debit Cash Advance is the lesser of \$505 or the balance in the account(s) per card issued.
- c. Except as otherwise arranged/agreed, for each calendar day the limit on POS/cash back transactions performed at a merchant or other authorized facility who has agreed to honor the Access Device is the lesser of the standard limit of \$2,500, the Premium and Premium Plus Relationship Account limit of \$5,000, or the balance in the account.
- d. Except as otherwise arranged/agreed, for each calendar day the limit on signature purchases performed at a merchant or other authorized facility who has agreed to honor the Access Device is the lesser of the standard limit of \$2,500, the Premium and Premium Plus Relationship Account limit of \$5,000, or the balance in the account. You agree that we will hold funds in your account equivalent to the amount of your purchases authorized until these amounts are posted to your account or until three (3) business days after the purchase, whichever is earlier.
- e. These limits may be increased temporarily for special purposes or other circumstances. You may request a lower daily limit. To do so, please contact a Customer Service Representative during normal business hours. Contact information is listed at the end of this brochure.
- f. Not all services may be available at all ATMs and other authorized facilities, and withdrawal limitations at certain ATMs and certain authorized facilities may differ.

3. RIGHT TO RECEIVE DOCUMENTATION OF TRANSFERS

- a. **Terminal transfers.** You will receive a receipt at the time you make any transfer with your card to or from your account using one of our ATMs or other authorized facilities, unless the ATM or other authorized facility experiences an electronic malfunction or if you request not to receive a receipt. However, this receipt is not final since each transaction is accepted subject to verification by us. If there is a discrepancy between the receipt and our records, our records will control. You should notify us immediately of any such discrepancy. The posting of any transaction may be delayed until the Bank's next business day.
- b. **Preauthorized credits or debits.** If you have arranged to have

direct deposits made to your account(s), you may contact us as instructed in NOTIFICATIONS under the GENERAL INFORMATION section to find out whether or not the deposit has been made. For Social Security payments, please call on or after the third of the month. We are not liable if we have not received the direct deposit or preauthorized debit instruction in sufficient time to process the request on its due date. We may cancel the direct deposit or preauthorized debit service you receive at any time.

- c. **Periodic statements.** The Bank will provide to you a statement each month during which you perform an EFT. If you have no EFTs the bank will provide a statement at least quarterly.
- d. **Documentation as evidence.** Any photographic or mechanical reproduction of any documents relating to your account(s) or to any transaction involving such account(s) that shall indicate that an EFT has been made shall be competent evidence of such EFT and shall have the same validity as any original document(s).
- e. **Provisionality of credits.** Credits made by us to your account(s) with respect to an automated clearing house credit entry are provisional until we receive final settlement for such entry through a Federal Reserve Bank. If we do not receive such final settlement, you are hereby notified and agree that we are entitled to a refund of the amount credited to you in connection with such entry; and the party making such payment to you by means of such entry shall not be deemed to have paid you the amount of such entry.

4. STOP PAYMENT PROCEDURE AND NOTICE OF VARYING AMOUNTS

The initiation by you of certain electronic fund transfers will, except as otherwise provided in this disclosure, effectively eliminate your ability to stop payment on the transfer from your account.

UNLESS OTHERWISE PROVIDED IN THIS AGREEMENT, YOU MAY NOT STOP PAYMENT OF ELECTRONIC FUND TRANSFERS; THEREFORE, YOU SHOULD NOT EMPLOY ELECTRONIC ACCESS FOR PURCHASE OF GOODS OR SERVICES UNLESS YOU ARE SATISFIED THAT YOU WILL NOT NEED TO STOP PAYMENT.

- a. **Right to stop payment and procedure for doing so.** If you have told us in advance to make regular fixed payments from your account, you can stop any of these payments. You may refuse a single payment due to a dispute over a specific amount. You may also revoke the authorization given to a company to debit your account. You must inform the originating company of your intent to revoke the authorization and stop the payment. Also:
 - Contact us as instructed in **NOTIFICATIONS** under the **GENERAL INFORMATION** section, in time for us to receive your request at least three (3) business days before the payment is scheduled to be made.
 - If you call, we may also require you to put your request in writing and get it to us within fourteen (14) days of your call.
 - When making oral or written order for stop payment, you must give us the date the payment is scheduled to be made, the amount of the scheduled payment, and the payee of the scheduled payment. As set forth in our Fee Schedule, a fee will be imposed for each stop payment order you give.
- b. **Liability for failure to stop payment of preauthorized transfer.** If you order us to stop one of these payments three (3) business days or more before the transfer is scheduled, and we do not do so in accordance with our agreement with you, we will be liable for your losses or damages.
- c. **Notice of varying amounts.** If the regular payments vary in amount, the person you are going to pay will tell you, ten(10) days

before each payment, when it will be made and how much it will be. (You may choose instead to get this notice only when the payment would differ by more than a certain amount from the previous payment, or when the amount would fall outside certain limits that you set.)

5. OUR LIABILITY FOR FAILURE TO MAKE TRANSFERS

If we do not complete a transfer to or from your account(s) on time or in the correct amount according to our agreement with you, we will be liable for certain of your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- a. if, through no fault of ours, you do not have enough money in your account to perform the transaction;
- b. if the funds in your account are subject to legal process or other encumbrances restricting such transfer;
- c. if the transfer will exceed the credit limit of your Credit Reserve agreement;
- d. if your Access Device or PIN has been damaged or canceled;
- e. if your Access Device, PIN or both have been reported lost, stolen, or used without your permission;
- f. if you fail to give proper or complete instructions for the EFT or you fail to follow proper procedures in this Agreement;
- g. if we have reason to believe that your Access Device, PIN, account, the ATM or other authorized facility or access device is being used for illegal or fraudulent activities;
- h. if the terminal or system was not working properly and you knew about the breakdown when you started the transfer;
- i. if circumstances beyond our control (such as fire or flood) prevent the transfer despite reasonable precautions we have taken; and
- j. if any other exceptions stated in our agreement(s) with you are applicable. In addition, we will not be liable for the failure of any person to honor your Access Device or PIN or for failing to complete a transaction not authorized by this agreement.

6. DISCLOSURE OF ACCOUNT INFORMATION TO THIRD PARTIES

In order to protect your privacy, we will not disclose any information about you or your account(s) to any person, organizations, or agency except:

- a. as necessary for the completion of a transaction; or
- b. for verification of the existence and condition (including a general range of balances) of your account(s) for a credit bureau or merchant; or
- c. pursuant to a court order or lawful subpoena; or
- d. to our employees, auditors, service providers, attorneys, or collection agents in the course of their duties; or
- e. to persons authorized by law in the course of their official duties; or
- f. to a consumer reporting agency as defined in Chapter 93 of the Massachusetts General Laws; or
- g. by your written authorization which shall automatically expire 45 days after our receipt of such authorization. If an unauthorized disclosure does occur, we must inform you of the particulars no more than three (3) days after we discover the unauthorized disclosure.

7. ERRORS OR QUESTIONS ABOUT YOUR ELECTRONIC FUND TRANSFERS

In case of errors or questions about electronic fund transfers, contact us as instructed in **NOTIFICATIONS** under the **GENERAL INFORMATION** section, as soon as you can if you think your statement or receipt is

wrong or if you need more information about a transfer listed on your statement or receipt. We must hear from you no later than 60 days after we send you the FIRST statement on which the problem or error appeared.

- a. Tell us your name and account number;
- b. Describe the error or transfer you think is incorrect, and explain clearly why you believe it is an error or why you need more information;
- c. Tell us the dollar amount of the suspected error and the date the transaction occurred.

If you notify us orally, we will require you to send us your complaint or question in writing within ten (10) business days of the date you notified us. We will tell you the results of our investigation within ten (10) business days of hearing from you.

If we need more time, however, we may take up to 45 calendar days (or 90 days for POS transactions) following the date you notified us to investigate your complaint or question. If we decide to use this additional time for our investigation, within ten (10) business days of the date you notified us, we will provisionally recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation.

We may withhold a maximum of \$50 from the amount recredited if we have reasonable basis for believing that an unauthorized EFT may have occurred.

If we ask you to put your complaint in writing and we do not receive it within ten (10) business days following your oral notification, we may not provisionally recredit 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 credit your account for the amount you think is in error.

If we find an error, we will refund any fees or charges we imposed on you as a result of the error promptly, no more than one business day thereafter. We will also notify you within three (3) business days if we do determine there was an error.

If we decide there was no error, we will send you a written explanation within three (3) business days of finishing our investigation. We will also inform you that we have debited your account for any provisionally recredited funds. We will honor checks drawn against the amount we have debited for five (5) business days following the debit to your account.

You may ask for copies of the documents we used in our investigation. For a reasonable fee to cover our cost, we will provide you with any copies you request.

If your alleged error concerned a transfer to or from a third party (e.g., a Social Security payment), our investigation may be limited to a review of our own records. If we decide there was no error you may wish to contact that third party to pursue the matter further.

(These rights apply to transactions involving any consumer deposit account(s) you may have. You have different rights concerning errors that only relate to transactions directly involving your Credit Reserve or other loan agreements.)

8. FEES, INTEREST, MINIMUM BALANCES

Detailed information concerning fees, minimum balances, and interest earned for particular account types is set forth in the inserts to the **Account Information packet** called **Fee Schedule** and **Account Disclosures and Rules and Regulations**.

If you initiate transactions at an ATM not operated by us, a fee (surcharge) may be imposed by the ATM operator and/or the national,

regional, or local network used to do the transaction, including balance inquiries.

9. TERMINATING THIS AGREEMENT

Either you or the Bank may terminate this agreement at any time: By contacting us as instructed in **NOTIFICATIONS** under the **GENERAL INFORMATION** section.

- If you telephone us, we may request that you put your termination request in writing.
- You will no longer be able to use your card.
- You will no longer have access to Internet Banking services.
- Your Access Device and the PIN are and shall remain property of the Bank; and upon request of the Bank you will return the card to us. We have the right to refuse to issue the Access Device or to revoke the Access Device at any time without cause or notice.

10. PROTECTED CONSUMER USE OF ELECTRONIC FUND TRANSFERS

Chapter 167B of the Massachusetts General Laws was enacted to provide a means for financial institutions, businesses, and consumers to conduct their business relations more conveniently. Transferring funds electronically will supplement the use of checks, credit, and cash and will not replace these present methods of doing business. As a consumer, you should be aware of your rights if you choose to utilize this system.

- a. **Prohibition of compulsory use.** No person may:
- require you to use a preauthorized electronic fund transfer as a condition for the extension of credit unless the credit is being extended in connection with an overdraft checking plan or is being extended to maintain a specified minimum balance in your account, or
 - require you either to accept an electronic fund transfer service or to establish an account which is assessed electronically as a condition of employment or receipt of a government benefit, or
 - require you to pay electronically for the purchase of goods or services.
- If your account is to be credited by a preauthorized electronic fund transfer, you may choose the financial institution to which the transfer will be made, if the institution is technically capable of receiving the transfer.
- b. **Waiver of rights.** No writing or agreement signed by you can waive the rights conferred to you by Chapter 167B of the Massachusetts General Laws unless you decide to waive these rights in settlement of a dispute or action.
- c. **Refunds.** If it is the policy of a store or retail business to give cash refunds in return for an item purchased by cash, then this policy must also cover refunds for items purchased by electronic fund transfer unless it is clearly disclosed at the time of the transaction if consummated that no cash or credit refunds are given for payments made by electronic fund transfers.
- d. **Suspension of obligations.** If a person agrees to accept payment by means of electronic fund transfer and a malfunction of the system prevents such transfer, your obligation is suspended until the transfer can be completed, unless that person, in writing, demands payment by other means.
- e. **Prohibited means of identification.** Your Social Security number cannot be used as the primary identification number, although it can be used as a secondary aid to identify you.
- f. **Criminal liability.** Procuring or using an Access Device, PIN, or

other means of electronic access to an account with the intent to defraud is a basis for criminal liability.

11. SPECIAL TERMS AND CONDITIONS FOR CTC ATM AND DEBIT CARDS OR ACCESS DEVICES INCLUDING INTERNET BANKING SERVICE

The following special terms and conditions are part of the Agreement between you and us with respect to your use of your CTC ATM Card and/or debit card or Access Device. In addition, certain other terms and conditions described in the **Personal Banking Fee Schedule**, and **Personal Banking Account Disclosures and Rules and Regulations** sections of the **Account Information** packet brochure and the **Personal Internet Banking Agreement and Disclosures**, may apply to your use of the Access Device in connection with your particular account(s).

- a. As long as this Agreement is in effect, you agree to maintain with us at least one account to which your Access Device provides access. Termination of this Agreement does not terminate the account(s) which the Access Device accesses, but the closing of the last such account will terminate this Agreement simultaneously.
- b. We may provide access to all of your owned accounts to your Access Device. You may limit access to selected accounts. You agree to be responsible for ensuring authorized use of the Access Device. The Access Device is intended for your personal use only. Your use or use by anyone with actual authority or for your benefit constitutes an authorized use.
- c. For your protection your Access Device may be automatically cancelled if not activated within two (2) months of issue.
- d. The use of your PIN together with your Access Device is intended to prevent it from being improperly used. In order to protect this security, ***do not record your PIN. Do not tell your PIN to anyone.***
- e. The use of the Access Device to purchase goods and services at a merchant(s) who has agreed to accept the Access Device or to withdraw cash will constitute a simultaneous withdrawal from and/or demand upon your account, even though the transaction may not actually be posted to your account until a later date. Transactions will be posted to your account in the order and with the same legal effect as checks drawn on the account.
- f. Anyone honoring the Access Device may be required to obtain approval or authorization for any transaction. The authorization will create a hold on your account for the authorized amount.
- g. Any hold placed on your account may reduce the available funds in your account so that other checks or transfers presented to us for payment may not be paid, other transfers may not be authorized, or checks may not be approved. You agree that we may take this action, and you agree to relieve us of any liability for placing a hold on your account.
- h. Any claim or defense with respect to property or services purchased with your Access Device must be handled by you directly with the merchant or other business establishment which accepts the Access Device and any such claim or defense which you assert will not relieve you of your obligation to pay the total amount of the sales draft plus any appropriate charges we may be authorized to make, unless your use of the Card results in an extension of credit.
- i. If a negative or overdraft balance in your account results from the use of the Access Device or from any other transfer, you agree to pay us on demand this negative balance.
- j. We have the right to change the terms of the Agreement at any time. We will notify you at least thirty (30) days before the change will take

effect if it will cause you greater cost or liability or if it will limit the type or frequency of transactions you can make using the Access Device and PIN. We do not have to notify you in advance if an immediate change is necessary for security reasons.

- k. These **Terms and Conditions** are subject to any deposit agreement and are governed by Massachusetts law, except to the extent that any federal law controls. If there is any conflict between any term of this Agreement and Massachusetts or controlling federal law or regulation, that term shall be deemed to be modified to make it comply.
- l. Any notice that we send to you shall be effective when placed in the United States mail, postage prepaid, and addressed to you at your last address as indicated on our records or on the date it was made available to you if you consented to receive your deposit account statements and disclosures and notices electronically.
- m. As a condition to use the Access Device and in consideration of our allowing transfers, you agree that in the event we determine legal action to be necessary to enforce these terms and conditions, all such legal action may be maintained in the courts of the Commonwealth of Massachusetts, and you consent to waive any objection to venue in any of those courts for the purpose of determining the proper venue of any action.
- n. If we initiate any legal action to collect money owed us under this **Agreement**, including counterclaims, you agree to pay all of our costs for such action, including reasonable attorneys fees.
- o. Foreign transactions, purchases and cash withdrawals made in a foreign country and foreign currency using your Access Device will be converted to U.S. dollars at the rate that exists on the date of exchange as determined by the foreign bank in accordance with MasterCard and Cirrus networks operating regulations and other applicable operating rules for international transactions. The conversion rate may not be the same as on the transaction date. We do not have any control over any conversion fee that may be charged by a card association.
- p. The Bank will charge a 2% fee on the U.S. Dollar amount on each transaction processed outside the United States on access devices linked to a deposit account that is not a Premium Plus Relationship or Premium Relationship account

WARNING: Wrongfully obtaining funds by use of an Access Device constitutes a federal offense punishable by fine or imprisonment or both. As part of the security systems for the protection of your Access Device and PIN, we may use hidden cameras and other security devices to determine who is using an Access Device at an ATM.

How Can We Help?

Contact us — we're here to help you personally with anything you need, including choosing the account that's right for you.

Learn more by speaking with a Cambridge Trust personal banking advisor.

TELEPHONE US

617-876-5500

EMAIL US

customerservice@cambridgetrust.com

VISIT US ON THE WEB

www.cambridgetrust.com

ACCESS PrivateLINE TELEPHONE BANKING

617-254-BANK (2265) or 800-876-6406

VISIT YOUR LOCAL BRANCH

For a list of our locations,
visit www.cambridgetrust.com/locations

ATM NETWORKS WORLDWIDE

