

CAMBRIDGE — TRUST —

PRIVATE BANKING WEALTH MANAGEMENT



Cambridge Trust Online & Mobile Banking Guide



Welcome to Cambridge Trust's Online & Mobile Banking

LET'S GET STARTED

Over the weekend of **Friday, April 21, 2023**, your Northmark Bank account(s) will transfer to Cambridge Trust including the transition to Cambridge Trust's Online & Mobile Banking.

WHAT YOU NEED TO DO TO PREPARE FOR THE TRANSITION.

- **Verify that your email address and phone number are correct** in Northmark Bank's Online Banking. If the information is incorrect, please contact us at **978-686-9100**.
- **Download your Northmark Bank's Online Banking account history**, should you require this information. Online transaction history will include all transactions beginning March 1, 2023, and it will eventually build to 18 months of transactions.

WHAT YOU CAN EXPECT OVER CONVERSION WEEKEND.

Friday, April 21

- Northmark Bank's Online & Mobile Bill Pay will be disabled at 2 p.m. No changes to payees or payments can be made until 8 a.m. on Monday, April 24.
- All transfers must be made before 2 p.m.
- After 2 p.m., Online & Mobile Banking will not be available until 8 a.m. on Monday, April 24.

Monday, April 24

- Cambridge Trust's Online Banking & Bill Pay will become available at 8 a.m.
- Cambridge Trust's Mobile App for download on the Apple® App Store and Google™ Play.

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Important Information for Northmark Bank's Online & Mobile Banking Clients

On **Friday, April 21**, Northmark Bank's Online & Mobile Banking will begin transitioning to Cambridge Trust's Online & Mobile Banking. On **Monday, April 24 at 8 a.m.** you will be able to log in to Online & Mobile Banking at **CambridgeTrust.com**.

WHAT WILL TRANSFER.

Will Transfer Items

- All of your bill payment payees.
- Your transaction history from March 1, 2023.
- Up to 7 years of eStatements.

WHAT WILL NOT TRANSFER AND WHAT YOU NEED TO DO.

Account Alerts

- Please review and establish account alerts, based on the available options.

Bill Pay

- Payment reminders will need to be reestablished.
- If you had eBills electronically presented to you through Northmark Bank, these will have to be reestablished with Cambridge Trust.

Quicken® & QuickBooks®

- You will need to reestablish your connection with Cambridge Trust. Complete instructions can be found at **CambridgeTrust.com/WelcomeNorthmarkBank**.

Account Nicknames

- You are able to rename any of your accounts, for easy reference.

Transfer Accounts

- Your external account information will convert; however, please review this information and reschedule any missing transfers.



What You Need to Do

WHAT YOU CAN DO TO ENSURE A SMOOTH TRANSITION.

Below are the steps you can take to help ensure your Northmark Bank's Online Banking information transfers seamlessly to Cambridge Trust's Online & Mobile Banking.

ANYTIME BEFORE FRIDAY, APRIL 21

Your Personal Information	<ul style="list-style-type: none"> • Verify that your email address and phone number are correct in Northmark Bank's Online Banking. • This information must be accurate to ensure access to Cambridge Trust's Online & Mobile Banking on Monday, April 24. • If the information is incorrect, please contact us at 978-686-9100.
Account History	<ul style="list-style-type: none"> • Download your Online Banking account history. • Online transaction history will include all transactions beginning March 1, 2023, and will eventually build to 18 months of transactions.

ON FRIDAY, APRIL 21

Bill Pay	<ul style="list-style-type: none"> • Make any changes to payees or payments before 2 p.m. • Bill Pay service will be discontinued at 2 p.m. and unavailable until 8 a.m. on Monday, April 24.
Online Banking Transfers	<ul style="list-style-type: none"> • Complete all Online Banking transfers before 2 p.m. • After 2 p.m., Online & Mobile Banking will not be available until 8 a.m. on Monday, April 24.

SATURDAY – SUNDAY, APRIL 22-23

Account Access	<ul style="list-style-type: none"> • Online & Mobile Banking will not be available until 8 a.m. on Monday, April 24. • Your Online Bill Pay information will be automatically converted. Please review your payees and scheduled payments.
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MONDAY, APRIL 24

Access to Online & Mobile Banking	<ul style="list-style-type: none"> • Log in to Cambridge Trust's Online & Mobile Banking. Directions can be found on page 5 of this guide.
Cambridge Trust Mobile App	<ul style="list-style-type: none"> • After you have logged in to Online Banking for the first time, you can download the Cambridge Trust Mobile App from Apple® App Store (for iPhone) or Google™ Play (for Android).
Review Online Banking Features	<ul style="list-style-type: none"> • Please review your payees, payments, internal transfers, external transfers, alerts, eBill presentment, and nicknames for accuracy.

How to Log In for the First Time

HOW TO LOG IN TO YOUR ONLINE BANKING ACCOUNT.

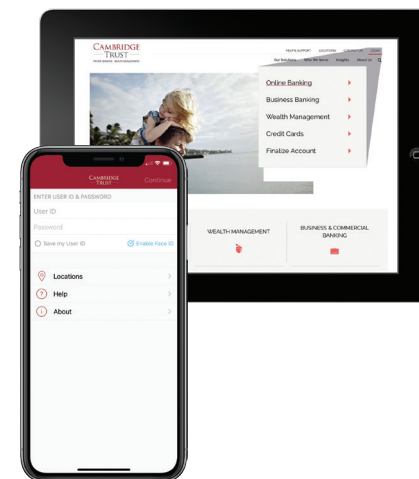
Follow these steps to activate your Online Banking access before downloading the Cambridge Trust Mobile Banking App.

1. **Visit CambridgeTrust.com**, using your browser. **Login**, then select **Online Banking**.
2. **Enter your existing Northmark Bank User ID using all lowercase characters** in the Online Banking User ID field.
3. **Receive, enter and submit a one-time security code.**

By phone: Select the phone number where you wish to receive a call. A one-time security code will be displayed on your computer screen. You will receive a call and may verbally say your code, or enter it by using your phone keypad.

By text: Select your mobile number where you wish to receive a one-time security code. The code will be in the body of the text message and must be entered on your browser screen.

4. **Enter your Temporary Password**, which is the combination of the last 6 digits of your Social Security or tax identification number and the lowercase word trust e.g., 555555trust.
5. **Change your Password.** You will be prompted to create a new password, which you will use for future logins.
6. **Read and accept the terms and conditions of Online Banking.**



*For help logging in the first time, please visit **CambridgeTrust.com/OnlineBankingTutorials** for a quick video tour, or contact our Client Resource Center at **844-251-4244**.*





If you have any questions, please visit
CambridgeTrust.com/ WelcomeNorthmarkBank
 or call us at **844-251-4244**.

How to Reestablish Your Online Banking Features

HOW TO SET UP MOBILE BANKING ACCESS.

Once you have successfully signed in to your Cambridge Trust Online Banking account using your browser, you will be able to log in to your Cambridge Trust Mobile App with your User ID and Password. Follow these steps to benefit from the convenience of the Cambridge Trust Mobile App.

1. **Download the Mobile App** at the Google Play™ Store or Apple® App Store.
2. **Log in and verify your identity.** You will need to go through an additional security verification process when you first log in to your mobile app.

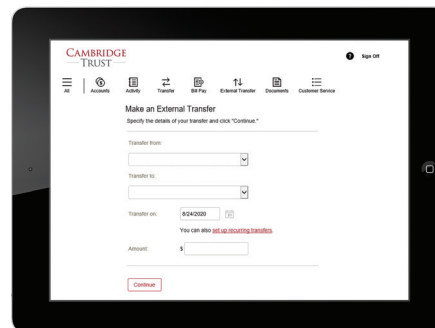


Cambridge Trust
Mobile Banking



Cambridge Trust
Business
Mobile Banking

EXTERNAL TRANSFERS

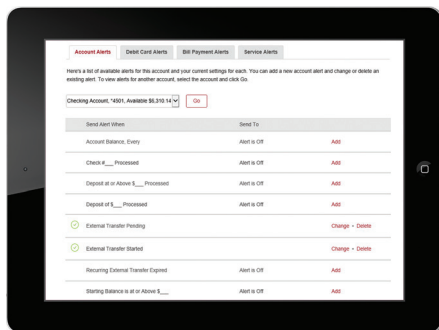


Setting up external transfers is a great way to send and receive money between your Cambridge Trust accounts and your accounts at other financial institutions. To set up an external transfer:

1. Log in to Online Banking and click on the **External Transfer** tab at the top of the page.
2. Read the terms and conditions and then click **Continue**.
3. Select the type of account you have at the other bank — either checking or savings.
4. Enter the routing and account number. Once complete, press **Continue** at the bottom of the page.
5. Within 3 business days you will receive 2 small deposits in your external account. You will then receive an email with instructions to verify those deposits in order to complete the setup.



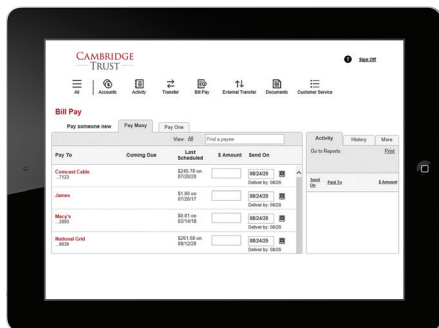
ACCOUNT ALERTS AND BILL PAY REMINDERS



By setting up account alerts and payment reminders, you can be notified about your account balances, pending and upcoming bill payments, and processed transfers. To set up account alerts:

1. Log in to Online Banking and click on the **Customer Service** tab at the top of the page.
2. Then click on **Alerts** under the Settings heading. You can then choose various account, debit card, bill payment, and service alerts for each of your accounts.

EBILL - ELECTRONIC PRESENTMENT

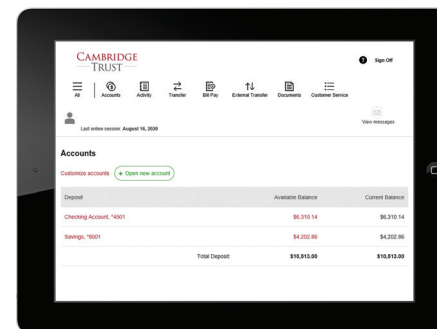


To add an eBill after logging in to Online Banking:

1. Click on the **Bill Pay** tab at the top of the screen. Then click on one of your payees.
2. If that company participates in the eBill service and you would like to set it up, simply click on **Set up eBill**.
3. You will then need to enter the last name on your account and the last 4 digits of your Social Security number. You must then agree to the terms and conditions and click **securely link accounts**.



ACCOUNT NICKNAMES



Renaming your accounts with a nickname makes identifying your accounts even easier. To rename an account:

1. Log in to Online Banking and click on the **Customer Service** tab at the top of the page.
2. Navigate to the settings column and click on **Accounts**.
3. You can then type a new description in the box next to each of your accounts. Click the **Submit** button at the bottom of the page to save your changes.

To learn more or for help logging in, please visit CambridgeTrust.com/OnlineBankingTutorials for a quick video tour, or contact our Client Resource Center at 844-251-4244.



What's Different?

WHAT IS CHANGING WITH THE CONVERSION.

LOGGING IN ON A NEW DEVICE

When logging in on a new device for the first time, you will be asked to receive a one-time security code either by phone or by text to the phone number we have on file.

By phone: Select the phone number where you wish to receive a call. A one-time security code will be displayed on your computer screen. You will receive a call and may verbally say your code, or enter it by using your phone keypad.

By text: Select your mobile number where you wish to receive a one-time security code. The code will be in the body of the text message and must be entered on your browser screen.

Once you enter the one-time security code, you will then be asked to enter your temporary password.

ALERTS

Cambridge Trust offers various alerts, such as debit card purchases, changes made to your personal information, and User ID and password changes. After logging in, please visit our Alerts page for all available options.

BILL PAYMENTS

Cambridge Trust's Bill Pay functions differently than what you may be accustomed to at Northmark Bank. When creating a payment, you will be asked for a "send on" date. Based on the "send on" date, we will estimate a "deliver by" date. **It is important to know that funds will be deducted from your account two business days after the "send on" date.** This does not necessarily mean that your payment was received by the payee, it means that your payment was sent to the recipient.

BILL PAY LIMITS

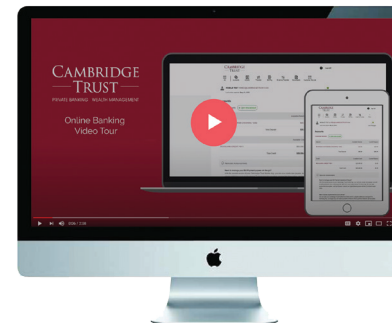
At Cambridge Trust, our standard Bill Pay limit is \$20,000 per payment, and \$30,000 per day. These limits are customizable based on your needs. Please visit a Private Banking Office, or call our Client Resource Center at **844-251-4244** if you would like to discuss payment limits.

MOBILE DEPOSIT LIMITS

Mobile Deposit has a daily limit of \$10,000 and a rolling 25-day limit of \$100,000. If you would like to discuss deposit limits, please visit a Private Banking Office, or call our Client Resource Center at **844-251-4244**.

EXTERNAL TRANSFERS

We offer external transfers between your Cambridge Trust accounts and your accounts at other financial institutions. These transfers may come in or out of your Cambridge Trust account. For all incoming transfers, funds will become available after three business days. Schedule all outgoing transfers before 9 p.m. to ensure same date processing.



*To learn more about Online & Mobile Banking, visit **CambridgeTrust.com/OnlineBankingTutorials** for a quick video tour.*



CAMBRIDGE — TRUST —

PRIVATE BANKING WEALTH MANAGEMENT

Locations

At Cambridge Trust, personal service means convenient access and exceptional personalized service for all your financial needs.

BANKING OFFICES

MASSACHUSETTS

Andover
Belmont
Boston (2)
Cambridge (4)
Concord
Lexington

Needham – North Hill*
Newton
North Andover
Wellesley (2)
Weston
Winchester

NEW HAMPSHIRE

Bedford
Dover
North Hampton
Portsmouth
Stratham

* Limited Service

WEALTH MANAGEMENT OFFICES

Boston, MA
Wellesley, MA
Concord, NH
Manchester, NH
Portsmouth, NH

Visit **CambridgeTrust.com/FindLocation** for a map, directions, office hours, and phone numbers.

HOW TO CONTACT US



Scan the QR code at right or visit

CambridgeTrust.com/WelcomeNorthmarkBank

for more information and answers to all your questions about the Cambridge Trust and Northmark Bank merger.



Call **844-251-4244** and speak with a local Cambridge Trust colleague.



Visit your nearest Cambridge Trust office.



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