

CAMBRIDGE — TRUST —

PRIVATE BANKING WEALTH MANAGEMENT



A Warm Welcome to
Northmark Bank Clients

Financial Strength

- **\$5.6 billion** in total assets*
- **\$4.1 billion** in assets under management and administration*
- Founded in **1890**
- Wholly owned by Cambridge Bancorp,
Nasdaq: CATC

* As of December 31, 2022

Building Trusted Relationships

LET'S GET STARTED

Now that Cambridge Trust and Northmark Bank are officially one, we look forward to getting to know you.

And that's important to any relationship. At Cambridge Trust, we take the time to understand you, your values and your goals. This approach enables us to deliver the kind of exceptional personal service and custom financial solutions you need to build and protect your wealth for the things that matter to you.

You'll continue to have access to your Northmark team but now you can also benefit from expanded personal and business banking solutions including more locations, a larger lending capacity, modern wealth management capabilities and sophisticated treasury management services as well as access to additional banking offices.

Please take a moment to browse through this guide. We've put it together to introduce you to Cambridge Trust and to make your transition as seamless as possible. For more information, please visit our Merger Resource Center at **CambridgeTrust.com/WelcomeNorthmarkBank** or call our Client Resource Center at **844-251-4244**.



Key Dates

WHAT TO EXPECT AND WHEN

Week of April 3

- **Online & Mobile Banking** clients will receive detailed information about the transition to Cambridge Trust's Online & Mobile Banking.

Monday, April 17

- **ATMs:** Available for withdrawals only.

Friday, April 21, at 2 p.m.

- **Northmark Banking offices** close for the weekend to facilitate system conversions.
- **Online & Mobile Banking** are discontinued. No access is available until 8 a.m. on Monday, April 24.
- **Bill Pay:** Online & Mobile Bill Pay are discontinued. No changes to payees or payments can be made after this time.
- **Statements:** Your final deposit statements will be mailed the week of April 24. This mailing includes all clients who receive eStatements.

Saturday – Sunday, April 22-23

- **Banking Office Hours:** All Northmark banking offices will be closed.

Monday, April 24

- **Banking Office Hours:** All Northmark banking offices will reopen as Cambridge Trust at 8:30 a.m.
- **ATMs:** will be available at 8 a.m. for all transactions.
- **Online Banking & Bill Pay** will be available at 8 a.m.
- **Business Online Banking & Bill Pay** will be available at 8 a.m.
- **Mobile Apps:** Cambridge Trust Mobile Apps will be available for download on the Apple® App Store and Google™ Play.

May/June 2023

- **Debit/ATM Card(s):** You will receive your Cambridge Trust debit card(s) with activation instructions.

Personal Checking & Savings

PERSONAL CHECKING ACCOUNTS

If you are a Northmark Bank personal checking client, your account(s) may convert to one of the five Cambridge Trust accounts below, as indicated on your enclosed **Account Summary**. **Your monthly Maintenance Fee will be waived through December 31, 2024.** If your account is not listed below, refer to the enclosed **Personal and Business Banking Account Agreements and Disclosures** booklet for information about your account.

	Preferred Plus Checking	Premium Plus Relationship	Premium Relationship	Access Checking	Value Checking
Monthly Maintenance Fee	\$25	\$25	\$18	\$12	\$9.95
	<i>The monthly Maintenance Fee is waived through December 31, 2024. It will apply thereafter if the requirements to waive the monthly Maintenance Fee are not met.</i>				
Requirements to Waive Monthly Maintenance Fee	\$25,000 *Combined Average Monthly Balance	\$25,000 *Combined Average Monthly Balance	\$10,000 *Combined Average Monthly Balance	\$5,000 *Combined Average Monthly Balance and Enroll in Online Banking & eStatements	Monthly Direct Deposit(s)
Other Ways to Waive Monthly Maintenance Fee	Northmark Bank/Cambridge Trust First Mortgage or Home Equity Line of Credit	Northmark Bank/Cambridge Trust First Mortgage or Home Equity Line of Credit	None	Waived first 5 years with enrollment in 2- or 4-year college	None
Earns Interest	No	Yes	Yes	No	No
Monthly Paper Statement Instruction Fee	None	None	None	\$2	\$2
	<i>The monthly Paper Statement Instruction Fee is waived through December 31, 2024. It will apply thereafter unless you enroll in Online Banking with eStatements.</i>				
Monthly ATM Surcharge Rebate	Unlimited	Unlimited	Up to \$15	No	No
Complimentary Standard Checks	Yes	Yes	First Order	No	No
Complimentary Debit Card	<i>Please continue to use your current Northmark Bank debit/ATM card for all transactions until your new Cambridge Trust debit card arrives in May/June 2023.</i>				
Complimentary Online & Mobile Banking	Yes	Yes	Yes	Yes	Yes

* You may link all related personal deposit accounts for which you have direct ownership to count toward the balance required to waive the monthly Maintenance Fee.



PERSONAL MONEY MARKET AND SAVINGS ACCOUNTS

If you are a Northmark Bank personal savings client, your account may convert to one of the four Cambridge Trust savings options below, as indicated on your enclosed **Account Summary**. If your account is not listed below, refer to the enclosed **Personal and Business Banking Account Agreements and Disclosures** booklet for information about your account.

	Personal Statement Savings	Premium Savings	Personal Money Market	Personal Concierge Money Market
Minimum Daily Balance to Earn APY	\$0.01	\$2,500	\$2,500	\$0.01
Monthly Maintenance Fee	\$3	\$7	\$7	\$35
	<i>The monthly Maintenance Fee is waived through December 31, 2024. It will apply thereafter if the requirements to waive the monthly Maintenance Fee are not met.</i>			
Minimum Balance to Waive Monthly Maintenance Fee	\$250 Daily Balance	\$2,500 Daily Balance	\$2,500 Daily Balance	\$40,000 Average Daily Balance
Monthly Paper Statement Instruction Fee	\$2	\$2	\$2	None
	<i>The monthly Paper Statement Instruction Fee is waived through December 31, 2024. It will apply thereafter unless you enroll in Online Banking with eStatements.</i>			

For complete information about account rates, fees and other disclosures, please see the enclosed **Personal and Business Banking Account Agreements and Disclosures** booklet.

Personal Online & Mobile Banking

Key Dates

Week of April 3

- **Online & Mobile Banking** clients will receive detailed information about the transition to Cambridge Trust.

Friday, April 21, at 2 p.m.

- **Online & Mobile Banking** are discontinued.
- **Bill Pay:** Online & Mobile Bill Pay are discontinued.
- **Online Transfers:** All transfers must be made before 2 p.m.

Saturday – Sunday, April 22-23

- **Your Online External Transfers and Bill Pay information will be automatically converted**, including payees, recurring payments and future-dated payments.

Monday, April 24, at 8 a.m.

- **Online Banking and Bill Pay** will be available for all transactions at 8 a.m.
- **Your Online Transfers:** Verify your internal scheduled transfers. If a transfer doesn't appear in the system, resubmit the transfer.
- **Mobile App:** After you have logged in to Online Banking for the first time, you can download the Cambridge Trust Mobile App from the Apple® App Store and Google™ Play.



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



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In early April, you will receive detailed information about transitioning to Cambridge Trust's Online & Mobile Banking.

What's New and Different?

- **Mobile Deposit** is available with the following limits: \$10,000 in one day and a total of up to \$100,000 in 25 days.
- **Bill Pay Limits** are \$20,000 per payment and \$30,000 per day.
- **Online Transaction History** will initially include all transactions beginning **March 1, 2023**, and will eventually build to 18 months of transactions.
- **Person-2-Person payments** will be discontinued but our dedicated team of specialists will assist you with transitioning to a third-party vendor of your choice.
- **Quicken® or QuickBooks®** You will receive Cambridge Trust's Online & Mobile User Guide in April that will provide you with helpful information about these digital tools.
- **How To Contact Us:** Call our Client Resource Center at **844-251-4244** and one of our local digital bankers will be happy to assist you. In addition, we offer secure messaging and email communication. Our Client Resource Center is available Monday-Friday 8 a.m. – 5:30 p.m.

Continue to make payments as you normally do until April 24, 2023. For payments made on or after this date, please follow the directions below.

Residential Mortgages, Personal Loans & Lines of Credit

If you have a Northmark Bank loan or credit line of any kind, your interest rate and other loan terms will remain the same. Your loan account number will now have **"00001" as a suffix**, as indicated on your Account Summary.

- If you elected auto payments with your loan, they will continue after the transition. You do not need to do anything.
- If you mail your payment, please start using the following address for payments made on **April 24, 2023**, or later:

Cambridge Trust Company
Loan Payment Processing
P. O. Box 380186
Cambridge, MA 02238-0186

- If you pay with an **electronic payment service**, such as another bank's online banking service, please update your payment information on **April 24, 2023**, or later with the following:

Bank Name: Cambridge Trust Company
ABA/Routing Number: 011300595
Bank Address: 1336 Massachusetts Avenue, Cambridge, MA 02138
U.S.A. SWIFT Code: CAUPUS31

Loan Account Number: Your account number must be entered as 17 digits. Add "00001" plus the necessary number of zeros to reach the 17 digits in total. For example, if you loan number is 123456, enter 00001000000123456.

You will receive a reminder mailing from Cambridge Trust after March 31, 2023, about these changes.



Business & Commercial Banking

If you have a business account(s) at Northmark Bank, the enclosed Account Summary provides the name of your Cambridge Trust product(s). The charts on the following pages describe the many features and benefits available to your business.

- Your deposit account number(s) will remain the same.
- If you receive domestic wire transfers, credit card or debit card payments, ACH credits, or other electronic payments, they will continue to post to your account as they normally do.
- If you receive international wire transfers, you should contact the sender on or after **April 24, 2023**, and provide the following information to direct the transfer to Cambridge Trust:

Bank Name: Cambridge Trust Company
ABA/Routing Number: 011300595
Bank Address: 1336 Massachusetts Avenue, Cambridge, MA 02138
U.S.A. SWIFT Code: CAUPUS31

- You can continue to use your existing Northmark Bank checks until your next order.
- If you have a commercial loan or line of credit, your interest rate and other loan terms will remain the same. Your loan account number will now have **"00001" as a suffix** as indicated on your Account Summary.
- Continue to make your loan payments as you normally do.

Business & Commercial Checking & Savings

BUSINESS AND COMMERCIAL CHECKING ACCOUNTS

If you have a Northmark Bank business checking account(s), it may transition to one of the five Cambridge Trust accounts below, as indicated on your enclosed **Account Summary**. **Your monthly Maintenance Fee will be waived through December 31, 2024.** If your account is not listed below, refer to the enclosed **Personal and Business Banking Account Agreements and Disclosures** booklet for information about your account.

	Commercial Checking	Business Concierge Checking	Business Convenience Checking	Community Partnership Checking Plus	Community Partnership Checking
Interest or Earnings Credit	Earnings Credit	N/A	N/A	Earnings Credit	Interest
Monthly Maintenance Fee	\$15 <i>The monthly Maintenance Fee is waived through December 31, 2024. It will apply thereafter if the requirements to waive the monthly Maintenance Fee are not met.</i>	\$25	\$10	\$15	None
Requirements to Waive Monthly Maintenance Fee	N/A	\$10,000 in Business Concierge Checking OR \$25,000 Combined Average Monthly Balance	\$1,000 Average Monthly Balance	N/A	N/A
Other Ways to Waive Monthly Maintenance Fee	None	Commercial Loan Relationship	None	None	None
Number of Complimentary Transactions	None	500	200	None	500
Cost per Additional Item	Varies	\$0.50	\$0.50	Varies	\$0.25
ATM Surcharge Rebate	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
Monthly Paper Statement Instruction Fee	\$3 <i>The monthly Paper Statement Instruction Fee is waived through December 31, 2024. It will apply thereafter unless you enroll in Online Banking with eStatements.</i>	\$3	\$3	\$3	\$3



BUSINESS MONEY MARKET AND COMMERCIAL SAVINGS ACCOUNTS

If you have a Northmark Bank business savings account(s), it may transition to one of the three Cambridge Trust business savings options below, as indicated on your enclosed **Account Summary**. If your account is not listed below, refer to the enclosed **Personal and Business Banking Account Agreements and Disclosures** booklet for information about your account..

	Business Concierge Money Market	Business/ Non-Profit Money Market	Business/ Non-Profit Statement Savings
Monthly Maintenance Fee	\$35 <i>The monthly Maintenance Fee is waived through December 31, 2024. It will apply thereafter if the requirements to waive monthly Maintenance Fee are not met.</i>	\$6	\$2
Minimum Balance to Waive Monthly Maintenance Fee	\$40,000 Average Daily Balance	\$5,000 Daily Balance	\$200 Daily Balance
Monthly Paper Statement Instruction Fee	N/A <i>The monthly Paper Statement Instruction Fee is waived through December 31, 2024. It will apply thereafter unless you enroll in Online Banking with eStatements.</i>	\$3	\$3

For complete information about account rates, fees and other disclosures, please see the enclosed **Personal and Business Banking Account Agreements and Disclosures** booklet.

Business Online & Mobile Banking

Key Dates

Week of April 3

- **Online & Mobile Banking** clients will receive detailed information about the transition to Cambridge Trust.

Friday, April 21, at 2 p.m.

- **Online & Mobile Banking** are discontinued.
- **Bill Pay:** Online & Mobile Bill Pay are discontinued.
- **Online Transfers:** All transfers must be made before 2 p.m.

Saturday – Sunday, April 22-23

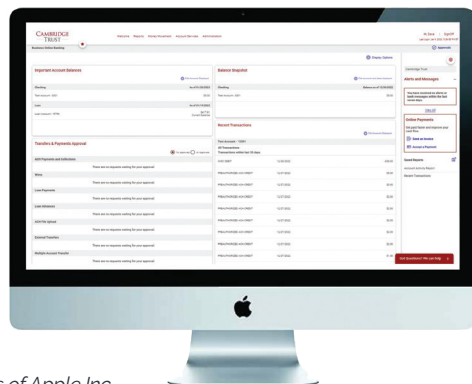
- **Your Online Bill Pay information will be automatically converted.**

Monday, April 24, at 8 a.m.

- **Business Online Banking** will be available for all transactions at 8 a.m.
- **Your Online Transfers:** Verify your internal scheduled transfers. If a transfer doesn't appear in the system, resubmit the transfer.
- **Mobile App:** After you have logged in to Business Online Banking for the first time, you can download the Cambridge Trust Business Mobile App from the Apple® App Store and Google™ Play.



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



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Google Play and the Google Play logo are trademarks of Google LLC.



In early April, you will receive detailed information about transitioning to Cambridge Trust's Business Online & Mobile Banking.

What's New and Different?

- **Mobile Deposit** is available with the following limits: \$10,000 in one day and a total of up to \$100,000 in 25 days.
- **Bill Pay Limits** are \$20,000 per payment and \$30,000 per day.
- **Online Transaction History** will initially include all transactions beginning March 1, 2023, and will eventually build to 18 months of transactions.
- **Person-2-Person payments** will be discontinued but our dedicated team of specialists will assist you with transitioning to a third-party vendor of your choice.
- **Quicken® or QuickBooks®**
You will receive Cambridge Trust's Online & Mobile User Guide in April that will provide you with helpful information about these digital tools.
- **How To Contact Us:** Call our Client Resource Center at **844-251-4244** and one of our local digital bankers will be happy to assist you. In addition, we offer secure messaging and email communication. Our Client Resource Center is available Monday-Friday 8 a.m. – 5:30 p.m.



Cambridge Trust ranked among the top 20 Largest Independent Investment Advisers in Massachusetts by the Boston Business Journal.



Cambridge Trust recognized by the Boston Business Journal as one of the Top Charitable Contributors in Massachusetts in 2022.

Wealth Management

CHARTING A COURSE TO HELP YOU BUILD, PROTECT, ENJOY AND TRANSFER YOUR WEALTH.

For generations, individuals, families, and businesses have relied on Cambridge Trust to understand their goals and develop a holistic wealth management plan. Whether you're in the early stages of creating your wealth, growing your wealth or focused on transferring it to the next generation, our wealth management team takes a coordinated approach to deliver exceptional client service and customized solutions that address your unique financial situation now and in the future.

Our broad suite of wealth management services include financial planning, investment management, trust and estates. We also offer the advantages of New Hampshire's favorable and flexible trust laws to both residents and nonresidents of New Hampshire.

A CUSTOMIZED
APPROACH
TO POWER
YOUR WAY
TO WEALTH.



Investments are not FDIC insured • May lose value • Not bank guaranteed
Not insured by any government agency

Community Commitment

INVESTING IN GREATER BOSTON, THE MERRIMACK VALLEY AND NEW HAMPSHIRE.

At Cambridge Trust, we share the same strong conviction to giving back to the communities in which we live and work as Northmark Bank does. And together, we'll make an even stronger impact.

From lending technical expertise to community organizations to partnering with local groups who support affordable housing, economic development, financial literacy, racial equality and more — no amount of effort is too large. The Cambridge Trust Charitable Foundation will continue to support area organizations as well.

- Financial partner to the communities we serve with more than **\$1M in charitable giving to approximately 240 nonprofit organizations.**
- Continued supporter of affordable housing with **\$140M in loan commitments to Massachusetts Housing Partnership and New Hampshire Housing.**
- Company-wide volunteerism program with **more than 2,500 volunteer hours.**



Frequently Asked Questions

ONLINE & MOBILE BANKING

Q. Can I expect to receive additional information regarding Cambridge Trust's Online & Mobile Banking services?

A. Yes. In early April, both Personal and Business Online Banking clients will receive detailed information about transitioning to Cambridge Trust's Online & Mobile Banking.

Q. When will I be able to access my account using the Cambridge Trust website?

A. Beginning **April 24 at 8 a.m.**, you will be able to log in to Online Banking on the Cambridge Trust website to access your accounts. You will need to log in using your browser. Once you've accessed your accounts online, you can then download the Cambridge Trust Mobile App on the Apple® App Store or Google™ Play for your device.

Q. When can I download Cambridge Trust's Mobile Banking App?

A. Depending on whether you use Cambridge Trust Online & Mobile Banking or Business Online & Mobile Banking, you can download the appropriate app once you have successfully logged into your Cambridge Trust Online & Mobile Banking account.

Q. Will there be changes to my current Online Bill Payments?

A. Yes, there will be changes to Online Bill Pay. In early April, you will receive detailed information on how to use Online Bill Pay.

DEPOSIT ACCOUNTS

Q. Will my deposit account number change?

A. No. Your deposit account number will not change. You can continue using your existing Northmark Bank checks and deposit slips.

Q. Will I be responsible for changing my direct deposit or my direct debit information?

A. No. Your existing direct deposits and your auto-debit from vendors will continue to post to your account. **For direct deposit or debits entered after April 21, 2023, please use Cambridge Trust's ABA routing number, 011300595.**

Q. What information is required in order to receive an international wire transfer?

A. You should contact the sender on or after April 24, and provide the following information to direct the transfer to Cambridge Trust:

Bank Name: Cambridge Trust Company

ABA/Routing Number: 011300595

Bank Address: 1336 Massachusetts Avenue, Cambridge, MA 02138

U.S.A. SWIFT Code: CAUPUS31

Q. Will Northmark Bank checks be honored after the conversion?

A. Yes. Your Northmark Bank checks will not expire. Once your checks run out and you place a new order, you will be issued new Cambridge Trust checks.

LOAN ACCOUNTS

Q. How will I make my loan payments?

A. How you make your loan payments depends on the manner of payment:

- **If you elected auto payments** with your loan, they will continue after the transition. You do not need to do anything.
- **If you mail your payment**, please start using the following address for payments due on **April 24, 2023**, or later:

Cambridge Trust Company
Loan Payment Processing
P. O. Box 380186
Cambridge MA 02238-0186

- **If you pay with an electronic payment service**, such as another bank's online banking service, please update your payment information on **April 24, 2023**, or later with the following:

Bank Name: Cambridge Trust Company

ABA/Routing Number: 011300595

Bank Address: 1336 Massachusetts Avenue, Cambridge, MA 02138

U.S.A. SWIFT Code: CAUPUS31

Loan Account Number: Your account number must be entered as 17 digits. Add the necessary number of zeros to reach the 17 digits in total. For example, if your loan number is 123456, enter 00001000000123456.

Q. Will the terms of my loans change?

A. No. The terms of your loan(s) will remain the same.

Q. Will my loan account number change?

A. Yes. Your loan account number will include a suffix "00001" (e.g., 123456700001).

DEBIT/ATM CARDS

Q. Will I receive a new card?

A. Yes. You will receive a new card in May/June 2023. In the meantime, you may continue to use your existing Northmark Bank card.

Q. Will I be able to use my card over the conversion weekend?

A. Yes. You will be able to use your card anywhere cards are accepted. However, ATMs will be available for withdrawals only beginning **Monday, April 17**, through conversion weekend.



Q. Do you reimburse other banks' ATM fees?

A. Yes, depending on your account, you will receive a monthly ATM surcharge rebate. Please refer to the chart below.

	Preferred Plus Checking	Premium Plus Relationship	Premium Relationship	Access Checking	Value Checking
Monthly ATM Surcharge Rebate	Unlimited	Unlimited	Up to \$15	No	No

BANKING OFFICES/SAFE DEPOSIT

Q. When can I start using Cambridge Trust offices and ATMs?

A. You can begin banking at any Cambridge Trust office or ATM on **Monday, April 24, 2023.**

Q. Will my safe deposit box and fees change?

A. You will continue to access your safe deposit box at the same location and at the same annual fee.

MORE INFORMATION

Q. Does Cambridge Trust offer Telephone Banking?

A. Starting on **April 24, 2023**, you may begin using Cambridge Trust's 24-Hour Private LINE Telephone Banking system at **617-254-BANK (2265)** or **800-876-6406**. You can access account information, transfer funds between accounts, make loan payments, and other activities at your convenience. When you call Private LINE for the first time, you will hear instructions on how to set up your personal identification number (PIN).

Q. Where can I find the most up-to-date information about the transition of my account(s)?

A. You can find the latest information about the transition of your account(s) at **CambridgeTrust.com/WelcomeNorthmarkBank**, or by calling our Client Resource Center at **844-251-4244**.

*Don't see what you're looking for? Please visit
CambridgeTrust.com/WelcomeNorthmarkBank
for additional information.*

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.



Member FDIC
NMLS #697495

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