

Thank you choosing Cambridge Trust for your banking needs. We are in the process of integrating operations with former Northmark Bank and appreciate your support during this transition.

Please be advised the account(s) you are opening today is part of Northmark Bank current offerings. Upon completion of system conversion on April 24, 2023, these accounts will change over to Cambridge Trust accounts with similar benefits and features.

The table below lists the Northmark Bank accounts and the Cambridge Trust account it will change over to:

Northmark Bank Account Opened After  
 March 2, 2023

Cambridge Trust Account Effective  
 April 24, 2023

**PERSONAL ACCOUNTS**

Personal Checking	Value Checking
Direct Deposit Checking	Value Checking
Basic Checking	Value Checking
Student Checking	Access Checking for Students
Personal NOW Account	Premium Relationship Account
Basic NOW Account	Premium Relationship Account
MoneyFund Account	Premium Plus Relationship Account
MoneyFund Plus Account	Premium Plus Relationship Account
Personal Statement	Personal Statement Savings
Basic Statement	Personal Statement Savings
Personal Passbook	Personal Statement Savings
Personal Money Market	Personal Money Market

**BUSINESS ACCOUNTS**

Small Business Checking	Business Convenience Checking
Commercial Checking	Commercial Checking
Commercial NOW Account	Community Partnership Checking
IOLTA Account	IOLTA Checking
Commercial Passbook	Business/Non-Profit Statement
Commercial Statement	Business/Non-Profit Statement
Commercial Money Market	Business/Non-Profit Money Market

You will be provided two sets of account disclosures and agreements today. One set pertains to the Northmark Bank account(s) you opened today, and the other set pertains to your Cambridge Trust account(s) that will change over on April 24, 2023. **When your account changes over on April 24, 2023, the monthly Maintenance Fee, monthly Paper Statement Instruction Fee, and \$1 Service Fee for each ATM transaction at non-Cambridge Trust ATM will be waived through December 31, 2024.**

The merger of Cambridge Trust and Northmark Bank is a partnership built on mutual respect and shared brand principles. Thank you for your support as we move forward together.