

CAMBRIDGE — TRUST —

PRIVATE BANKING WEALTH MANAGEMENT



A Warm Welcome to
Optima Bank & Trust Clients



Welcome to Cambridge Trust

Cambridge Trust provides exceptional personal attention and custom solutions to build and preserve wealth. Dedicated to building trusted relationships with New Hampshire clients and communities for more than 25 years, we're excited to welcome you to the Cambridge Trust family.

While the name of your bank is changing, your local team and the people who serve you will remain the same. You will receive the same dedicated service you have come to expect, but now with expanded options for banking, investing, and lending services for both your personal and business needs.

This guide provides information about the transition of your account(s) to Cambridge Trust, and what to expect before and after systems convert on July 22, 2019. Our goal is to make this transition as smooth as possible for you. Please take a moment to review this booklet. You can find additional information at welcome.cambridgetrust.com or by calling us at **844-251-4244**.

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Key Dates

WHAT TO EXPECT AND WHEN

Friday, July 19

- **Conversion Begins:** Transition of Optima accounts to Cambridge Trust systems will begin and banking offices will close at 5:00 p.m. ATMs available 24/7.
- **Online Banking:** All transfers must be made before 5:00 p.m. Available for account viewing only from 5:00 p.m. to 7:30 a.m. through Monday, July 22.
- **Mobile Banking:** Optima Mobile App will be discontinued at 5:00 p.m.
- **Bill Pay:** New bill payments may be initiated until 5:00 p.m.
- **Statements:** Your final deposit statement will be produced by Optima Bank and mailed the week of July 22.

Saturday – Sunday July 20-21

- **Banking Office Hours:** All Optima offices will be closed. ATMs available 24/7.
- **Debit/ATM Cards:** Continue to use your Optima Debit/ATM and Health Savings cards as usual.

Monday, July 22

- **Banking Office Hours:** Offices will reopen as Cambridge Trust at 8:30 a.m.
- **Online Banking:** Online Banking and Bill Pay will be available at 7:30 a.m. on **cambridgetrust.com**.
- **Mobile App:** The Cambridge Trust Mobile App will be available for download on the Apple® App Store and Google™ Play.
- **Debit/ATM Cards:** You may continue to use your Optima Debit/ATM and Health Savings cards until your new card(s) arrive in September or October.

September – October 2019

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



Personal Checking & Savings

If you are an Optima personal checking client, your account(s) will convert to one of the two Cambridge Trust accounts below, as indicated on your enclosed Account Summary. **Both accounts feature no monthly maintenance fee and no minimum balance requirement for the life of your account.**

PERSONAL CHECKING ACCOUNTS

	Premium Plus Relationship	Value Checking
Monthly Maintenance Fee	N/A	N/A
Minimum Balance Requirement	None	None
Earns Interest	✓	N/A
Free Debit Card	✓ <i>Please continue to use your current Optima Bank personal debit card for all transactions until your new Cambridge Trust debit card arrives in September or October. Purchase and cash withdrawal limits will remain the same.</i>	✓
No International Assessment Fees	✓	✓
ATM Surcharge Refunds	Unlimited	Unlimited
Free Online & Mobile Banking	✓	✓
Check Orders	Complimentary standard checks; designer checks discounted	Variable

Your account number(s) will remain the same and direct deposit activity will continue as normal after the transition. Continue to use your existing Optima checks until your next order.



PERSONAL SAVINGS ACCOUNTS

If you are an Optima personal savings client, your account(s) will convert to one of the three Cambridge Trust savings options below, as indicated on your enclosed Account Summary. If you have a Health Savings Account, please refer to the enclosed **Important Information for Cambridge Trust Clients** disclosure booklet for information about your new account. **Once the transition is completed on July 22, 2019, your monthly maintenance fee will be waived through December 31, 2019.**

If you have an Optima certificate of deposit or IRA certificate of deposit, the rate, term and early withdrawal penalties will remain the same until maturity.

	Promotional Premium Savings	Personal Statement Savings	Personal Money Market
Monthly Maintenance Fee	\$7	\$3	\$7
Minimum Balance Requirement	\$2,500	\$250	\$2,500
Earns Interest	✓	✓	✓

For complete information about account rates, fees and other disclosures, please see the enclosed **Important Information for Cambridge Trust Clients** disclosure booklet.

Continue to make payments as you normally do until July 22, 2019. For payments due on or after this date, please follow the directions below.

Residential Mortgages, Personal Loans & Lines of Credit

If you have an Optima 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 due on July 22, 2019, or later:
Cambridge Trust
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 July 22 or later with the following:

Bank Name: Cambridge Trust

ABA/Routing Number: 011300595

Address: P.O. Box 380186, Cambridge MA 02238

Loan Account Number: As indicated on your Account Summary

You will receive a reminder mailing from Cambridge Trust after July 22, 2019 about these changes.



Business & Commercial Banking

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

- Your deposit account numbers 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 July 22, and provide the following information to direct the transfer to Cambridge Trust:

ABA/Routing Number: 011300595

Bank Name: Cambridge Trust Company

Bank Address: 1336 Massachusetts Avenue, Cambridge, MA 02138

U.S.A. SWIFT Code: CAUPUS31

- You can continue to use your existing Optima checks until your next order.
- If you have a commercial loan or line of credit, continue making payments as you normally do. You will receive a letter from Cambridge Trust after the July 22 transition with additional information.

Like Optima Bank, you will find that our combined institution will continue to prioritize outstanding service with local decision-making and access to sophisticated treasury management services to manage cash flow and help improve your bottom line.



Business & Commercial Checking & Savings

BUSINESS AND COMMERCIAL CHECKING ACCOUNTS

If you have an Optima business checking account(s), your account(s) will convert to one of the three Cambridge Trust accounts below, as indicated on your enclosed Account Summary. If you have an IOLTA or Non-Profit Interest Checking Account, please refer to the enclosed **Important Information for Cambridge Trust Clients** disclosure booklet for information about your new accounts.

	Business Convenience Checking	Business Concierge Checking	Commercial Checking
Monthly Maintenance Fee <i>(waived until December 31, 2019)</i>	\$10	\$25	\$15
Minimum Balance Requirement	\$1,000	\$10,000 in Business Concierge or \$25,000 combined business/personal deposit balances or commercial loan relationship	Receives earnings credit based on balances maintained
Number of Free Transactions	200	500	N/A
Cost per Additional Item	\$.50	\$.50	N/A
ATM Surcharge Refunds	Unlimited	Unlimited	Unlimited
Free Online & Mobile Banking	✓	✓	✓

After the July 22 transition, all business account monthly maintenance and transaction fees will be waived until December 31, 2019.



BUSINESS AND COMMERCIAL SAVINGS ACCOUNTS

If you have an Optima business savings account(s), your account(s) will convert to one of the three Cambridge Trust business savings options below, as indicated on your enclosed Account Summary. If you have a business certificate of deposit, your interest rate and term will remain the same until maturity.

	Business Promotional Premium Savings	Business/ Non-Profit Statement Savings	Business/ Non-Profit Money Market Investment
Monthly Maintenance Fee <i>(waived until December 31, 2019)</i>	\$7	\$2	\$6
Minimum Balance Requirement	\$2,500	\$200	\$5,000
Earns Interest	✓	✓	✓

For complete information about account rates, fees and other disclosures, please see the enclosed **Important Information for Cambridge Trust Clients** disclosure booklet.

Online & Mobile Banking

Key Dates

Before July 19

- **Review your Optima Online contact information** for accurate phone number, including mobile number, and email address.

Friday, July 19

- **Online Banking:** All transfers must be made before 5:00 p.m. Available for account viewing only from 5:00 p.m. to 7:30 a.m. through Monday, July 22.
- **Mobile Banking:** Optima Mobile App will be discontinued at 5:00 p.m.
- **Bill Pay:** New bill payments may be initiated until 5:00 p.m.

Saturday – Sunday

July 20-21

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

Monday, July 22

- **Online Banking:** Online Banking and Bill Pay will be available at 7:30 a.m. on **cambridgetrust.com**.
- **Mobile App:** Cambridge Trust Mobile App will be available for download on the Apple® App Store and Google™ Play.

After July 22

- **Reestablish your eBills** in Cambridge Trust's Bill Payment service.

What's New and Different?

- **Mobile deposit** is available with new higher limits: \$10,000 in one day and a total of up to \$100,000 in 25 days.
- **New Bill Pay limits** are \$10,000 per payment and \$20,000 total per day.
- **Online transaction history** will only include transactions from June 1, 2019 and will eventually build to 18 months of transactions.
- **Quicken® or QuickBooks®**
You can find helpful information about Quicken or QuickBooks downloads by visiting **welcome.cambridgetrust.com**.



Frequently Asked Questions

ONLINE BANKING

Q. Will I have access to Online Banking during the conversion weekend?

A. You will be able to view your accounts online, but you won't be able to transact business.

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

A. Beginning July 22 at 7:30 a.m., you will be able to log in to Online Banking on the Cambridge Trust website to access your accounts. Once you've accessed your accounts online, you can then download the mobile app for your Apple or Android device.

Q. Will there be changes to Online Bill Pay?

A. Yes, there will be changes to Online Bill Pay. You can find helpful information about these changes by visiting **welcome.cambridgetrust.com**.

See the enclosed **Online & Mobile Banking insert** or, call us at **844-251-4244** for instructions on how to log in to Online & Mobile Banking.



Don't see what you're looking for? Please visit welcome.cambridgetrust.com for additional information.

DEPOSIT ACCOUNTS

Q. Will my deposit account number change?

A. No. Your deposit account number will not change. You can continue using your existing Optima Bank & Trust 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 July 19, 2019, please use Cambridge Trust's ABA routing number, 011300595.

LOAN ACCOUNTS

Q. How will I make my loan payments?

A. **Prior to July 19, 2019**, you will receive a letter from Optima Bank indicating that your loan will now be serviced by Cambridge Trust. After July 22, 2019, you will receive a mailing from Cambridge Trust with the payment address and other important information.

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., 1234567-00001).

ATM/DEBIT AND HEALTH SAVINGS ACCOUNT CARDS

Q. Will I receive a new card?

A. Yes. You will receive a new card in September or October. In the meantime, you may continue to use your existing Optima 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. Optima Bank ATMs will remain active throughout the transition.



BANKING OFFICES/SAFE DEPOSIT

Q. When can I start using Cambridge Trust's New Hampshire banking offices and ATMs?

A. Optima Bank & Trust banking offices will open as Cambridge Trust on Monday, July 22, and will continue to operate during normal business hours.

Q. When can I start using Cambridge Trust's Massachusetts banking offices and ATMs?

A. You can begin banking on Monday, July 22, 2019, at Cambridge Trust Massachusetts offices and ATMs in Boston, Cambridge, Belmont, Lexington, Concord and Weston.

Q. Will my safe deposit box and fees change?

A. No. You will continue to access your safe deposit box at the same location. There are no fee changes.

MORE INFORMATION

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

A. You can find the latest information about the transition and ask any questions you have at welcome.cambridgetrust.com or call our Client Resource Center at **844-251-4244**.

Financial Strength

- **\$2.6 billion** in total assets (pro forma with Optima)
- **\$3.1 billion** in assets under management and administration as of March 31, 2019
- Founded in **1890**
- Wholly owned by Cambridge Bancorp, **Nasdaq: CATC**

About Cambridge Trust

Our Approach

Like Optima Bank & Trust, we have built our business on a culture that fosters trusted relationships by always acting in the best interest of our clients and delivering exceptional personal service. Generations of individuals, families and businesses have trusted Cambridge Trust to understand their goals and values, and to help them grow, protect and use their wealth for what matters in their personal and professional lives.

We opened our first New Hampshire Wealth Management office in 1992.

The addition of Optima Bank clients to Cambridge Trust adds to our 27-year history in New Hampshire. As a Cambridge Trust client, you will continue to enjoy the same banking relationships with your locally based team. But you'll also have access to sophisticated wealth management services and new resources in banking, investing, residential mortgages, commercial lending, and trust and estate services.



Community Commitment

We invest in New Hampshire communities.

Like Optima Bank & Trust, Cambridge Trust has a long-standing commitment to the communities in which we live and work. Our locations in New Hampshire provide us with the opportunity to be face-to-face with our clients, creating trusted relationships that have resulted in deep roots in the communities we serve.

Our combined organization not only strives to give back to our community, but also to sustain our mutual pursuit of the common good. We partner with many local organizations to support low- and moderate-income mortgage lending, community development lending, financial literacy, arts and culture, youth and family, health and human services, and social justice. Our team also lends technical expertise, experience, and guidance to many vital community organizations and enthusiastically invests many hours in volunteer activities.



Locations

At Cambridge Trust, personal service means convenient access and exceptional responsiveness. We make it easy for you to get in touch.

BANKING OFFICES

MASSACHUSETTS

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

NEW HAMPSHIRE

Bedford
Dover
North Hampton
Pease Tradeport
Portsmouth
Stratham

WEALTH MANAGEMENT OFFICES

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

Visit **www.cambridgetrust.com/findlocation**
for a map, directions, and office phone numbers.

How to Contact Us



Visit **welcome.cambridgetrust.com** for more information and answers to all your questions about the Cambridge Trust and Optima Bank & Trust merger.



Call **844-251-4244** and speak with a bank representative.



Stop by your nearest Cambridge Trust office.

CAMBRIDGE
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PRIVATE BANKING WEALTH MANAGEMENT

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



Member FDIC
NMLS #69749

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