

CAMBRIDGE — TRUST —

PRIVATE BANKING WEALTH MANAGEMENT



Cambridge Trust Online & Mobile Banking Guide



Welcome to Cambridge Trust Online & Mobile Banking

LET'S GET STARTED

Over the weekend of Friday, October 2, 2020, your Wellesley 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 Wellesley Bank's Online Banking. If the information is incorrect, please contact us at **781-235-2550**.
- **Download your Online Banking account history.** Online transaction history will include 3 months of account history beginning July 1, 2020, and it will eventually build to 18 months of transactions.

WHAT YOU CAN EXPECT OVER CONVERSION WEEKEND.

Friday, October 2

- Wellesley Bank's Online & Mobile Bill Pay will be disabled at 9 a.m. No changes to payees or payments can be made until 8 a.m. on Monday, October 5.
- All transfers must be made before 4 p.m.
- After 4 p.m., Online & Mobile Banking will be available for account viewing only until 8 a.m. on Monday, October 5.

Monday, October 5

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

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Important Information for Wellesley Bank Online & Mobile Banking Clients

On **Friday, October 2**, Wellesley Bank's Online & Mobile Banking will begin transitioning to Cambridge Trust's Online & Mobile Banking. On **Monday, October 5 at 8 a.m.** you will be able to log into Online & Mobile Banking at **CambridgeTrust.com**.

WHAT WILL TRANSFER.

Will Transfer Items

- All of your bill payees.
- Your transaction history from July 1, 2020.
- Up to 7 years of statements.

Note: Bill payment history will be available October 9.

WHAT WILL NOT TRANSFER AND WHAT YOU NEED TO DO.

Account Alerts

- You will need to reestablish any account alerts after the conversion is complete.

Bill Pay

- Payment reminders will need to be reestablished.
- eBills will need to be reestablished after October 9.

Quicken & QuickBooks

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

Account Nicknames

- Rename any of your accounts using nicknames.

Transfer Accounts

- Your external account information will convert; however, you will need to reschedule any one-time or recurring 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 Online Banking information transfers seamlessly to Cambridge Trust's Online & Mobile Banking.

ANYTIME BEFORE FRIDAY, OCTOBER 2

Your Personal Information	<ul style="list-style-type: none">• Verify that your email address and phone number are correct in Wellesley Bank's Online Banking.• This information must be accurate to ensure access to Cambridge Trust's Online & Mobile Banking on Monday, October 5.• If the information is incorrect, please contact us at 781-235-2550.
Account History	<ul style="list-style-type: none">• Download your Online Banking account history.• Online transaction history will include 3 months of transactions from July 1, 2020, and will eventually build to 18 months of transactions.

ON FRIDAY, OCTOBER 2

Bill Pay	<ul style="list-style-type: none">• Make any changes to payees or payments before 9 a.m.• Bill Pay service is disabled at 9 a.m. and unavailable until 8 a.m. on Monday, October 5.
Online Banking Transfers & Account Access	<ul style="list-style-type: none">• Complete all Online Banking transfers before 4 p.m.• After 4 p.m., Online & Mobile Banking will be available for account viewing only until 8 a.m. on Monday, October 5.

SATURDAY – SUNDAY, OCTOBER 3-4

Account Access	<ul style="list-style-type: none">• Online & Mobile Banking available for account viewing only until 8 a.m. on Monday, October 5.• Your Online Bill Pay information will be automatically converted, including payees, recurring payments and future dated payments.
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MONDAY, OCTOBER 5

Access to Online & Mobile Banking	<ul style="list-style-type: none">• Log into Cambridge Trust Online & Mobile Banking and access Bill Pay. Directions can be found on page 5 of this guide.
Cambridge Trust Mobile App	<ul style="list-style-type: none">• After you have logged into 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).
Reestablish Online Banking Features	<ul style="list-style-type: none">• Reschedule your one-time or recurring external transfers.• Reestablish your account alerts and bill payment reminders.• Reestablish your eBills after October 9.• Reestablish your account nicknames.

How to Log In for the First Time

HOW TO LOG INTO YOUR ONLINE BANKING ACCOUNT.

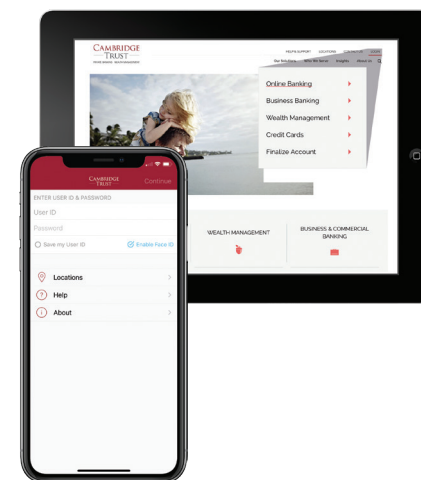
Follow these steps to activate your Online Banking access before downloading the Cambridge Trust Mobile Banking App.

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

By phone: You will be asked to identify the phone number that we have on file for your account. You will receive a phone call and be prompted to enter the security code displayed on your device.

By text: Alternately, you can enter your mobile phone number (if it is already on file for your account) to receive your security code in a text message.

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 permanent Password, which you will use for future logins.
6. **Read and accept the terms and conditions of Online Banking.**



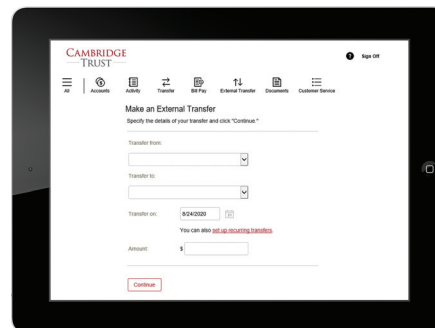
For help logging in the first time, please visit **CambridgeTrust.com/OnlineBankingTutorials** for a quick video tour, or contact our Client Resource Center at **844-251-4244**.



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

How to Reestablish Your Online Banking Features

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:

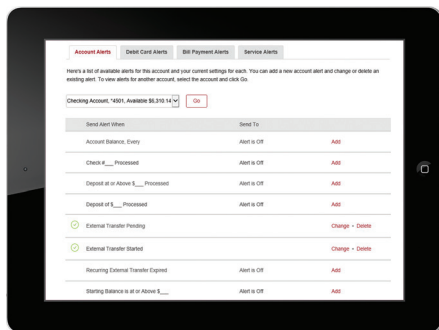
1. Log into Online Banking and click on the **External Transfer** tab at the top of the page.
2. Read the terms and conditions and then click **Continue**.
3. Select the type of account you have at the other bank – either checking or savings.
4. Enter the routing and account number. Once complete, press **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.

HOW TO SET UP MOBILE BANKING ACCESS.

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

1. **You must first log into Online Banking** and create a permanent Password before using Mobile Banking.
2. **Download the Mobile App** at the Google Play™ Store or Apple® App Store.
3. **Log in and verify your identity.** You will need to go through an additional security verification process when you first log into your mobile app.

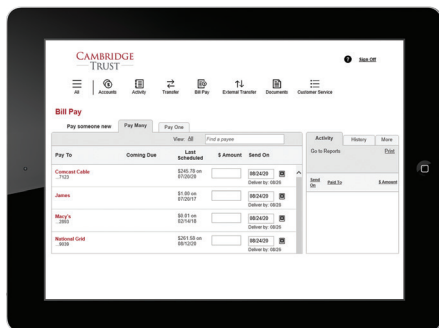
ACCOUNT ALERTS AND BILL PAY REMINDERS



By setting up account alerts and bill 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 into 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.

BILL PAY

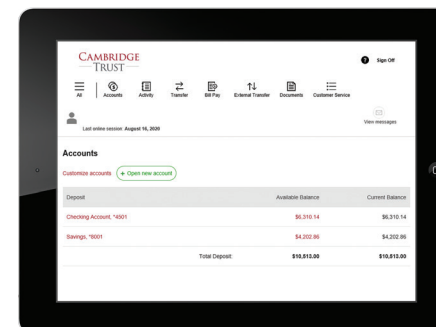


To set up an eBill after logging into Online Banking, simply:

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 into 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 after entering your User ID, you will be asked to receive a security code either by phone or by text to the phone number we have on file.

By phone: You will be asked to identify the phone number that we have on file for your account. You will receive a phone call and be prompted to enter the security code displayed on your device.

By text: Alternately, you can enter your mobile phone number (if it is already on file for your account) to receive your security code in a text message.

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

ALERTS

Cambridge Trust offers real-time alerts for various security-related transactions such as debit card purchases, changes made to your personal information including phone number and address as well as User ID and Password changes. However, we do not currently offer real-time alerts for certain transactions such as loan or escrow payment alerts.

BILL PAYMENTS

Cambridge Trust's Bill Pay functions differently than what you may be accustomed to at Wellesley 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 simply means that your payment was sent to the person or company you wanted to pay.

BILL PAY LIMITS

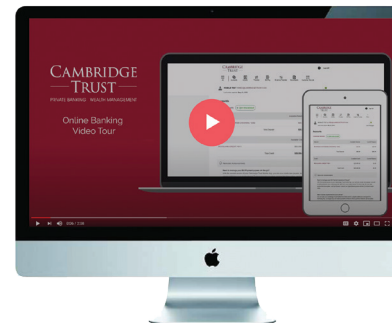
At Cambridge Trust, our standard Bill Pay limit is \$20,000 per payment sent and \$30,000 per day. These limits are completely customizable to your needs. Please contact your Private Banker or our Client Resource Center at **844-251-4244** should you need to have these limits increased.

MOBILE DEPOSIT LIMITS

While Cambridge Trust and Wellesley Bank both have a daily limit of \$10,000 per day for mobile deposits, Cambridge Trust does have a \$100,000 limit per 25 day cycle. These limits can be tailored to your individual needs. Please contact your Private Banker or our Client Resource Center at **844-251-4244** should you need to have these limits increased.

EXTERNAL TRANSFERS

We offer external transfers between your Cambridge Trust accounts and your accounts at other financial institutions. You may transfer these funds 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.*

Locations

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

BANKING OFFICES

MASSACHUSETTS

Belmont
Boston (3)
Cambridge (4)
Concord
Lexington
Needham – North Hill*
Newton
Wellesley (3)
Weston

NEW HAMPSHIRE

Bedford
Dover
North Hampton
Portsmouth
Portsmouth – Pease Tradeport*
Stratham

WEALTH MANAGEMENT OFFICES

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

* Limited Service

Visit www.CambridgeTrust.com/findlocation for a map, directions, office hours, and phone numbers.

How to Contact Us



Go to **CambridgeTrust.com/WelcomeWellesleyBank** for more information and answers to all your questions about the Cambridge Trust and Wellesley Bank merger.



Call **844-251-4244** and speak with a Cambridge Trust client advisor.



Visit your nearest Cambridge Trust office.

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