

IMPORTANT INFORMATION

Patriot Community Bank to
East Cambridge Savings Bank
Conversion Transition Guide
November 18th-20th, 2022



WELCOME TO EAST CAMBRIDGE SAVINGS BANK

Dear Valued Customer,

We are honored that you have become a customer of East Cambridge Savings Bank since our merger with Patriot Community Bank on August 1st, 2022. As previously communicated, the last step in our merger process involves moving all Patriot Community Bank customers, products, and services to East Cambridge Savings Bank's suite of products and services, which is scheduled to occur on the weekend of November 18th, 2022, through November 20th, 2022. This conversion will enable us to offer you new products and additional service features that the rest of East Cambridge Savings Bank customers have full access to.

To implement these changes, the Bank and our Customer Service Center will be closed on Saturday, November 19th, 2022. Your Bill Pay, Online Banking and Telephone Banking will become unavailable at various times on **Friday, November 18th, 2022, through Sunday, November 20th, 2022**. Our ATMs will remain in service throughout the weekend, although your ability to make ATM withdrawals or point-of-sale purchases will be limited. Details are included in this communication.

For more information, please visit one of our banking centers, contact our Customer Service Center at 1.866.354.3272 (ECSB), or visit [ecsb.com](https://www.ecsb.com).

We appreciate your patience as well as your business and look forward to continuing to provide you with the best community banking experience.

Sincerely,



Gilda M. Nogueira
President and Chief Executive Officer



Welcome to East Cambridge Savings Bank. Your current Patriot Community Bank accounts and services will be upgraded soon, offering you a wealth of new features and options to make your banking experience more powerful, convenient, and easier.

IMPORTANT INFORMATION!

The following are some important dates and details you need to be aware of.

Friday, November 18th: Bill Pay will be unavailable after 9:00 a.m. All banking centers will close at their regular time. Online Banking, Mobile Banking and Telephone Banking will be unavailable after 6:00 p.m.

ATMs and Visa Check Cards will be available but with lower limits starting at 2:00 p.m. ATM withdrawals will have a \$250 daily withdrawal limit and Visa Check Cards will have a \$500 daily point-of-sale withdrawal limit. Transfers and balance information will not be available.

Saturday, November 19th: All banking centers, ITMs and the Customer Service Center will be closed.

Monday, November 21st: All banking centers and the Customer Service Center will open at their regular time. Online Banking and Telephone Banking will be available. Your new ATMs and Debit cards will have regular limits at 10:00 a.m and can be utilized to make cash withdrawals and point-of-sale transactions. Bill Pay will be available midday.



WHAT YOU NEED TO KNOW

CHECKING, SAVINGS AND CERTIFICATES OF DEPOSIT

YOUR NEW EAST CAMBRIDGE SAVINGS BANK ACCOUNTS:

- Your Patriot Community Bank account will be replaced by your new East Cambridge Savings Bank account.
Please refer to our account changes mailing of October 13th, 2022.
- There will be no changes to your Certificate of Deposit or IRA account numbers.
 - Your Certificate of Deposit accounts will roll over into an East Cambridge Certificate of Deposit at next maturity.
 - Your IRAs will roll over into an East Cambridge IRA at next maturity.
- Any automatic withdrawals or pre-authorized payments that you have established will continue to be debited and credited as usual.
- Account external payments and credits will continue to process as normal.
- The new routing and transit number will be 211370419. Please share this new number with your current external payments providers.
- You may continue using your Patriot Community Bank checks. Please share the above routing and transit number with your check vendor. If reordering checks from the Bank, the routing and transit number will automatically change.
- Information about your new deposit accounts, disclosures, agreements, and schedule of charges was recently mailed to you on October 13th, 2022. Should you need additional assistance, please call our Customer Service Call Center at 1.866.354.3272, Monday – Friday 8:00 a.m. – 6:00 p.m., Saturdays 8:30 a.m. – 1:00 p.m., or email customerservice@ecsb.com.



WHAT YOU NEED TO KNOW

CONSUMER ONLINE BANKING

- Your current Bill Pay will remain in effect until Friday, November 18th at 9:00 a.m.
- Your current online access will remain in effect until Friday, November 18th at 6:00 p.m.
- Any scheduled and recurring bill payments will be processed through November 17th, 2022. No payments will be made after this date.
- Visit [ecsb.com](https://www.ecsb.com) to login to your new online banking experience on November 21st, 2022.
- Your user ID will remain the same. Use the "FORGOT MY PASSWORD" link to reset or re-establish your password.
- As you are changing to a new online banking experience, if you have bill payment, you will have to re-establish a new bill payment agreement and input your payees. We recommend copying/printing payment history and current payee information to have on hand as you will need to re-enter payee information after Monday, November 21st, 2022.
- Learn more about our Online Banking at <https://www.ecsb.com/personal/digital-banking>

BUSINESS ONLINE BANKING

- Your current Bill Pay will remain in effect until Friday, November 18th at 9:00 a.m.
- Your online access will remain in effect until Friday, November 18th at 6:00 p.m.
- On Monday, November 21st, 2022, visit [ecsb.com](https://www.ecsb.com) to login to your new online banking experience or go to <https://secure.myvirtualbranch.com/ecsbonline/signin.aspx>
- Your user ID and password will remain the same.
- Learn more about our Online Banking at <https://www.ecsb.com/business/digital-banking>



WHAT YOU NEED TO KNOW

DEBIT CARDS

- A new ECSB ATM, ECSB Debit Mastercard®, or ECSB Business Debit Mastercard® was mailed to you on November 3rd, 2022. This card will replace your PCB Visa Check Card after November 20th, 2022. Refer to the Schedule of Charges dated October 13th, 2022, which was recently sent to you.
- Your current ATM or Patriot Community Bank Visa Check Card will remain available until we finish our conversion, which will be sometime at the end of day on Sunday, November 20th, or the morning of Monday, November 21st. At that time, you may begin to use your new ECSB ATM, ECSB Debit Mastercard®, or ECSB Business Debit Mastercard®.

LOANS

- You were sent a "NOTICE OF SERVICING TRANSFER" in July, 2022, which provided you with the mailing instructions upon the transfer of the servicing of your mortgage loan from your previous provider, Patriot Community Bank, to East Cambridge Savings Bank.
- Your Home Equity Line of Credit did not change when it was transferred to East Cambridge Savings Bank. Your rate, account number, payments and terms and conditions of your home equity line of credit remain the same. You may continue to use your existing checks to access your line.
- Your consumer loans did not change when it was transferred to East Cambridge Savings Bank. The rate, account number, payments, terms, and conditions of your loan remain the same.
- Previous Patriot Community Bank residential and consumer loans will begin to be reported to the credit bureaus as of January 31st, 2023.



FREQUENTLY ASKED QUESTIONS

Q. What should I do in advance of the conversion?

A. Make sure you have logged into online banking at least once since May 1st, 2022, and before November 18th, 2022 to ensure your access will be converted. Otherwise, you will need to re-register for online banking after November 20th, 2022.

Q. What information should I save prior to November 18th?

A. Consumer online banking customers should print or save any Bill Pay history and payee information; this will help when you re-establish your Bill Pay information. Business online banking customers will not need to re-establish Bill Pay information.

Q. When will the transition occur?

A. Most changes will commence at 6:00 p.m. Friday, November 18th and continue through Sunday, November 20th. However, Bill Pay will be unavailable starting at 9:00 am Friday, November 18th and Debit Card changes will commence as of 2:00 p.m. Friday.

Q. How will I be able to access my funds over the weekend?

A. You may make withdrawals through November 21st, 2022 at any ATM using your ATM and Visa Check Card. During the weekend of November 18th-20th, there will be lowered withdrawal and point-of-sale limits (ATM \$250 daily/Visa Check Card \$500 daily).

Q. Will my Consumer Online Banking User ID and Password change?

A. Your Patriot Community Bank user ID will remain the same. Reset or re-establish your password using the "FORGOT MY PASSWORD" link.

Q. Will my Business Online Banking User ID and password change?

A. No, your Patriot Community Bank user ID and password will remain the same.

Q. Will I continue to receive a statement of my account each month?

A. Yes, you will!

With regard to your November 2022 statement, you will receive two separate statements. One statement will contain all transaction activity under your existing Patriot Community Bank product(s) through November 18th. The other statement will contain all transaction activity under your new East Cambridge Savings Bank

product(s) from November 19th through the end of the month. Interest earned will be paid for both statement periods.

Q. I have funds directly deposited and withdrawn from my account each month. Will these transactions be interrupted?

A. No, any funds automatically deposited into your account or withdrawn will not be affected.

Q. Will all my pre-set Bill Pay information show up in my new online banking access?

A. For consumers, unfortunately, no. You will need to re-establish your Bill Pay information. You may re-establish your Bill Pay information yourself online or visit one of our banking centers where one of our Customer Service Representatives will be happy to assist you with this.

For businesses, this information will transfer over and be available to you through your upgraded Business Online Banking.

Q. Will Patriot Connect24 still work?

A. No, Patriot Connect24 will be discontinued after November 18th. Please call our Customer Service Center at 1.866.354.3272 (ECSB) for automated telephone assistance.

Q. How do I subscribe to East Cambridge Savings Bank e-announcements?

A. Subscribe at <https://www.ecsb.com/subscribe>

Have Questions?
Contact our Customer Service Center at 1.866.354.ECSB (3272), visit [ecsb.com](https://www.ecsb.com) or stop by one of our 11 full-service banking centers.



IMPORTANT DATES

Banking Service Availability		
Service	Effective Date	Details
Banking Centers, Customers Service Center	Saturday, November 19th	All Banking Centers and the Customer Service Center will be closed.
ITMs	Saturday, November 19th	All ITMs will be unavailable.
ATMs and Visa Check Cards	At 2:00 p.m. Friday, November 18th until 10:00 a.m. Monday, November 21st	ATMs and Visa Check Cards will be operating normally with lowered withdrawal and point-of-sale limits (ATMs \$250 daily/Visa Check Card \$500 daily). Balance inquiry and transfers will not be available.
Consumer and Business Online Banking, Mobile Banking	At 6:00 p.m. Friday, November 18th, Saturday, November 19th and Sunday, November 20th	Consumer and Business Online Banking will be unavailable. See details for instructions to access these services after the transition.
Bill Pay	At 9:00 a.m. Friday, November 19th until midday Monday, November 21st	Bill Pay will be unavailable.
Telephone Banking	At 6:00 p.m. Friday, November 18th, Saturday, November 19th and Sunday, November 20th	Telephone Banking will be unavailable.

