

A woman with long brown hair, wearing a bright yellow sweater, is seated at a wooden table in a cafe. She is smiling and looking down at a gold-colored smartphone she is holding with both hands. A white coffee cup sits on the table in front of her. The background is softly blurred, showing warm interior lights and other patrons.

Introducing Beacon Bank

**Your accounts will transition
to Beacon Bank on February 9.**

Trusted Guidance. Strong Relationships. Local Decisions.

At Beacon Bank, our team combines the strength of a large bank with a broad range of expertise and customer-focused service. Beacon Bank is built on the idea that relationships still matter - and that personal service should be powered by insight and experience.

We make local decisions and provide tailored solutions, with bankers who understand you and your community. Our commitment: to make banking simple by bringing you smart financial solutions from bankers who understand your goals.

We're here to listen, guide and help you achieve what matters most — for yourself, your family and your business.

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As of Monday, February 9

**Get answers
Find resources
Stay informed**



Visit BeaconBank.com
Call 800-698-BANK (2265)



What the Merger Means for You.

We're excited to share all the benefits available to you starting February 9, after the integration of our systems is complete.

New Name. Same People.

While the name of the bank is changing, you'll still be greeted and serviced by the same familiar faces at your local branch and you'll have access to even more experts to support you every step of the way.

Enhanced Banking Experience.

You will have access to a wider range of products and services, greater lending power, expanded industry expertise and best-in-class technology.

More Locations. More ATMs.

With a network of 145 branches throughout New England and New York and 180 ATMs, you'll find banking with Beacon Bank more convenient than ever.

Personal Banking



Personal Banking That Fits Your Life

Whether you're managing your first checking account, saving for a new home or planning for retirement, we offer everything you need to bank confidently and conveniently.

Checking & Savings Accounts

Simple options that make managing your money easy.

Mortgage & Home Equity Products

Competitive rates with decisions made locally.

Personal Loans & Lines of Credit

Flexible financing to help you reach your goals.

Online & Mobile Banking

Secure, easy to use tools that fit your lifestyle.

Every product is backed by expert advice from local bankers who take the time to understand your needs and help you make informed decisions.

Business Banking



Business Banking with Local Strength

At Beacon Bank, we know that when local businesses thrive, communities do too. That's why our bankers take the time to understand your business and make decisions locally. Our bankers are trusted partners to businesses of all sizes.

Business Checking & Cash Management

Streamlined tools to simplify your operations and mitigate fraud risk.

Loans & Lines of Credit

Lending for businesses of all sizes.

Commercial Real Estate

Expertise that brings visions to life and helps projects succeed.

Business Online & Mobile Banking

Robust financial tools with customizable user permissions.

We know business banking is about more than numbers—it's about relationships. Our experienced bankers live and work in your community, making decisions right here where your business thrives. We bring experience, responsiveness and a genuine interest in your success because your business is part of what helps strengthen our community.

Investing & Wealth



Personalized Planning Builds Long-Term Confidence

Building financial confidence means planning for the future — not just today. Our team offers thoughtful strategies and personalized guidance to help you grow, preserve and manage your wealth.

Investment Management

Portfolios tailored to your goals and risk level.

Trust & Estate Services

Advice to safeguard assets and support loved ones.

Financial Planning

Personalized plans for retirement, education and long-term security.

Our experienced advisors listen first, then design smart, customized solutions to grow, protect and manage your wealth. You will have access to Clarendon Private, our boutique, client centered wealth management firm.

Clarendon Private, LLC ("Clarendon Private") is a registered investment advisor. Advisory services are only offered to clients or prospective clients where Clarendon Private and its representatives are properly licensed or exempt from licensure.

Investments are not FDIC insured, are not guaranteed by Beacon Bank & Trust and are subject to risks, including possible loss of principal.

Community Commitment



Building Relationships & Creating Meaningful Impact

At Beacon Bank, we are dedicated to supporting local organizations, fostering economic growth and helping our neighbors thrive. Through local partnerships, charitable initiatives and volunteer programs, we strive to make a positive impact on neighborhoods throughout New England and New York.

Making a Difference

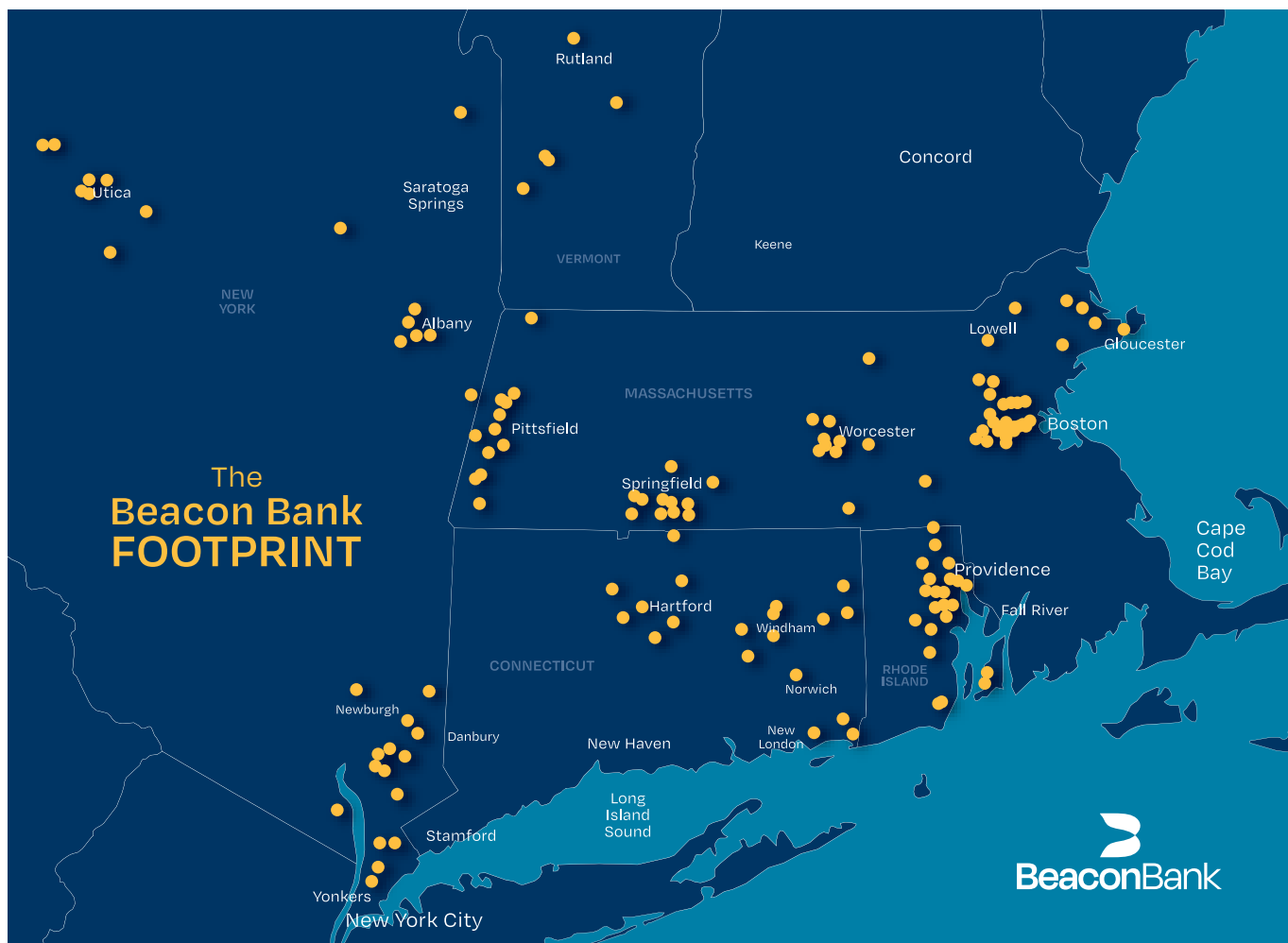
We actively invest in the places we call home. Through volunteerism and charitable donations, we strive to create opportunities that make a positive difference.

Growing Together

Our goal is to provide financial services that meet the needs of the diverse communities we serve. By developing innovative solutions, we help our customers—and our organizations—grow together.

Banking with Purpose

Acting responsibly, ethically and sustainably is not just expected of us—it's at the core of what we do. Each day, we strive to support communities and drive positive change for the people, places and causes that matter most to you.



As of Monday, February 9, you will have access to any one of the 145 Beacon Bank locations throughout New England and New York, as well as at 180 ATM locations.

Beginning February 9, visit **BeaconBank.com** for a full list of branch and ATM locations.

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