

Welcome to

Abington Bank

Your guide to our new products and services.



Additional information is available at:
abingtonbank.com/welcomepilgrimcustomers

LETTER FROM THE CEO



Dear Valued Customer:

It is with great pleasure that I welcome you to Abington Bank! As you likely know, Pilgrim Bank and Abington Bank announced our intent to merge earlier this year, creating a premier South Shore community bank. Both banks have long and proud histories of serving our local communities. Together, we will be able to better serve our customers and become an even more committed community partner.

After months of preparation, we will officially integrate our systems over the weekend of May 17th-19th. Following the integration weekend, our two banks will become one and the Pilgrim Bank branches will operate as *a division of Abington Bank*. Our integration should be seamless to you as our banks already share many of the same systems. Please refer to the Important Information on page 3 for dates and times that our systems will be unavailable as a result of our integration activities.

As a customer of Abington Bank, you can expect the same great service from the same committed staff you bank with today. In addition, you will have access to three additional banking locations and surcharge-free access to ATMs throughout Massachusetts and nationwide through our membership in the SUM[®] and AllPoint[®] ATM networks. Be sure to stop by any branch beginning May 20th to learn more about other products and services available to meet your banking needs.

The information in this Welcome Kit will introduce you to the features and benefits of your new accounts with us and share important information about your transition to Abington Bank. We hope you find it useful. Should you have any questions, our team is here to assist you. Please call us at 1.877.380.BANK (2265). We have also designed a website dedicated to our integration weekend. Please visit abingtonbank.com/welcomepilgrimcustomers for more information. Our goal is to make your transition seamless and your banking experience the best it can be.

Thank you for banking with us. We look forward to serving you for many years to come.

Sincerely,

A handwritten signature in blue ink, appearing to read "Andrew J. Raczka". The signature is stylized and fluid.

Andrew J. Raczka
President and CEO

IMPORTANT INFORMATION

Integration Weekend May 17-19. Please make note of these important dates and times.

Friday, May 17

- All Pilgrim Bank branches will be open normal business hours.
- Online bill pay available until 12:00 pm; service will be unavailable throughout integration weekend.
- Online banking, mobile banking and telephone banking available until 6:00 pm; service will be unavailable throughout integration weekend.

Saturday, May 18

- All Pilgrim Bank branches will be CLOSED.

Monday, May 20

- All Pilgrim Bank branches will be open normal business hours.
- Online banking, bill pay and telephone banking available *after* 10:00 am.

Debit Cards

Your current debit card will continue to work during and after the integration weekend with the same PIN you use today.

Beginning May 20th, you can use CardValet® to manage your debit card! Be sure to delete the Pilgrim Bank MobiMoney app before you download your new CardValet app. You will need to re-establish your credentials.

With CardValet you can:

- Turn your card on or off.
- Set locations where your card can be used.
- Restrict transactions based on merchant type.
- Establish transaction amount limits.
- Enable alerts for certain transaction types.

Online Banking and Bill Pay

Beginning May 20th after 10:00 am, you can access your online banking and bill pay service by visiting abingtonbank.com/login. Your User ID and Password will remain the same. All of your current payees will be transitioned over to the new system. Your previously scheduled and recurring transfers and payments will process without interruption.

- You will need to choose new challenge questions the first time you log in to the new system or at a subsequent online banking session.
- Please read and accept the Abington Bank Online Banking Agreement, update your email address(es) and telephone number(s).

Mobile Banking

Beginning Monday, May 20th after 10:00 am, please download the Abington Bank Mobile App by visiting Google Play or the App Store.

- With Abington Bank mobile banking, you will have access to Mobile Check Deposit & Balances Now, a feature allowing you to view your account balances and your five most recent transactions without signing in.

Telephone Banking

Please call the new telephone banking number 1.877.251.6222 after 10:00 am on Monday, May 20th. You can make transfers, check balances, access funds, and account history as you do today. Please listen to all the menu options before making your selection.

- You will need to re-enroll on or after May 20th using the last four digits of your social security number as your temporary PIN.
- Business accounts should use the last five digits of the social security number of the authorized signer on the account.
- You may re-use your previous PIN after entering your temporary PIN.

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FREQUENTLY ASKED QUESTIONS

Will my account numbers change?

No. Account numbers will remain the same.

Can I continue to use my current checks after the transition?

You can continue to use your checks until they run out. If you decide to re-order your checks after May 18th through another source, please provide them with our new Abington Bank Routing and Transit number #211371845.

Can I continue to use my current debit card after the transition?

Yes. You can continue to use your debit card and same PIN.

Will my direct deposit, recurring transfers, and automatic deductions continue after the transition?

Yes. Your account number is not changing so direct deposit, recurring transfers, and automatic deductions will continue as normal.

Will the terms and conditions of my certificate of deposit (CD) change?

The terms and conditions of your existing certificate of deposit (CD) will remain the same until maturity.

When the CD matures, you will receive a maturity notice and you will now have a 10-day grace period to make changes in the deposit amount or term.

Will Pilgrim Bank branches remain open?

Yes. All Pilgrim Bank branches will remain open with the same hours and same familiar faces you see today, with the personal service you expect.

Will there be new signs on the buildings?

Yes. Shortly after the transition, you will begin to see new signs in place with our new name.

Will I be able to use Abington Bank locations?

Yes. Beginning May 20th, you will have access to 3 more office locations in MA. These are located in Abington, Avon, and Holbrook. See page 10 for hours and locations.

Will my deposits continue to be insured?

Yes. You can rest assured your deposits will continue to be insured by the FDIC. The standard maximum deposit insurance coverage is \$250,000 per depositor, per insured depository institution, for each account ownership category. For more information, visit www.fdic.gov. In addition, all your deposits above the FDIC limits are insured by the Share Insurance Fund (SIF).

How do I access my telephone banking after the transition?

The new telephone banking number is 1.877.251.6222. You will need to re-enroll on or after Monday, May 20th using the last four digits of your social security number as your temporary PIN. Business accounts should use the last five digits of the social security number of the primary signer on the account. You may re-use your previous PIN after you have entered your temporary PIN.

Will my online banking access change after the transition?

Yes. Starting May 20th, you will access online banking by visiting abingtonbank.com. You will need to review and accept a new disclosure the first time you log in. You will receive a more detailed letter about online banking in early May.

Will there be any changes to online bill pay?

Online bill pay will not change. Your payees and all scheduled, one-time, and recurring payments will automatically migrate over to Abington Bank's online banking system. You should go in and verify recurring transactions for accuracy after May 20th.

Will there be any changes to my mobile banking?

Yes. You will need to download your new Abington Bank Mobile App and delete the Pilgrim Bank Mobile App.

Will anything be different about my consumer loan, home equity loan or home mortgage?

No. None of the terms of your loan(s) will change.

Will my automatic loan payments be affected?

All automatic loan payments will continue to be paid as they are today.

Where and how do I make my loan payments?

You can make your loan payment at any branch or by using online banking or telephone banking. Loan payments can also be mailed to Abington Bank, 95 North Franklin Street, Holbrook, MA 02343.

When will I receive my last Pilgrim Bank statement?

All checking and savings accounts will be sent paper statements on May 17th. If you are currently enrolled in eStatements, you will also receive a paper statement for the May 17th cycle only.

When will I receive my first new deposit account statement?

Your first deposit account statement from Abington Bank will be mailed on June 30, 2019.

Will I still have access to my electronic statements?

Deposit and loan statement history may be available post-conversion. Please sign in to your online banking account and print any deposit or loan statement history you wish to keep before May 17th.

I have combined statements today; will that continue?

Yes. Your statements will continue to be combined as they are today.

Will I still have Discretionary Overdraft Protection as I do today?

Yes, if you are currently enrolled in the Pilgrim Bank Discretionary Overdraft Protection Program, you will now participate in the Occasional Overdraft Privilege Service with a new limit of \$800. Please refer to the **Fee Schedule and "What You Need To Know About Overdrafts and Overdraft Fees"** disclosures provided in this mailing for additional information.

I currently have an overdraft line of credit for my checking account. Will it work the same way as it does today?

Yes. There will not be any changes to your overdraft line of credit.

Will my account fees change?

In some instances your fees may change. Please see our new schedule of fees in the Change In Terms disclosures provided in this mailing.

Who and where do I call for more information?

Please call our Customer Care Center at 1.877.380.2265. You can also call or stop by any branch for assistance.



Back Row (L to R): Karen Dwyer-White, Cohasset Village Branch Manager; Sarah Guimaraes, Abington Branch Manager; Donna Ouellete, Cohasset Rt. 3A Branch Manager
Front Row (L to R): Joyce Davis, Holbrook Branch Manager; Robin Martin, Marion Branch Manager; Nichole Matriciano, Avon Branch Manager

PERSONAL BANKING SERVICES

Abington Bank offers a variety of value-added accounts to meet your personal banking needs. For more information, visit our website at abingtonbank.com or stop by any branch.

For your convenience, all Abington Bank checking and savings accounts offer these great benefits free of charge:

- Debit Card
- Mobile App with Mobile Deposit
- eStatements
- Direct Deposit
- Online Banking and Bill Pay
- 24-Hour Telephone Banking Access
- Pay Advance
- Person-to-Person Payments
- Notary Service

Green Checking

Bank more freely and conveniently than ever before! Abington Bank offers flexibility with Green Checking, featuring:

- No minimum balance
- No service fees
- No fee at our ATM, or at SUM[®], or Allpoint[®] Network ATMs
- No fee for "Green" checks
- Free online banking and bill pay
- Free mobile banking

NOW Account

Earn interest on balances of just \$10! You can avoid the low monthly fee by maintaining a minimum balance of just \$250 in the account throughout the month.

Statement Savings Account

If you like the simplicity of an easy-to-read statement that details all of your savings account activity, then our Statement Savings Account is the answer. Open an Abington Bank checking account and we can provide your checking and savings activity on one combined statement.

Passbook Savings Account

For those who prefer a permanent record of their transactions, we have a traditional Passbook Savings Account.

Emerald Money Market Account

Our money market account is the perfect choice for those who keep a larger balance in their savings account. There are no withdrawal penalties; however, there are regulatory withdrawal restrictions. Ask for details.

Emerald Premium Money Market

Arrange for direct deposit to an Abington Bank checking account and earn our best money market rate. There are no withdrawal penalties; however, there are regulatory withdrawal restrictions. Ask for details.

Certificates of Deposit (CDs)

Our CDs are the traditional method of earning guaranteed returns over a specific period of time no matter what happens in the financial markets. Whether you want to leave your money on deposit for a few months or a few years, you will find a range of maturity options.

Individual Retirement Accounts (IRAs)

Let us help you save for your retirement with an IRA tailored to your needs. Our retirement account offerings include traditional fixed-rate and variable-rate IRAs, Roth IRAs, and education IRAs.

Mortgages

Whether you're in the market for your first home, a vacation home, or income property, let us be your first stop for financing. We offer a variety of fixed-rate and adjustable-rate mortgages, featuring competitive rates and terms.

Home Equity

As a homeowner, you can use the equity you have built in your home to secure possibly the lowest-rate financing available. Whether you select a variable-rate home equity line of credit or a fixed-rate home equity loan, we offer a range of rates and terms.

Land & Construction Loans

We can finance your land purchase and every phase of construction by folding it all together into a single mortgage that meets your long-term needs. Our "all-in-one" conventional construction-to-permanent mortgage will save both time and money.

IMPORTANT NOTICES

ERROR RESOLUTION – REG. E NOTICE

In case of errors or questions about your electronic transfers, telephone us at: 781.878.0045 or write us at:

ABINGTON BANK
6 HARRISON AVENUE, P.O. Box 68
ABINGTON, MA 02351

as soon as you can, if you think your statement or receipt is wrong or if you need information about a transfer listed on the statement or receipt. We must hear from you no later than 60 days after we sent the FIRST statement on which the problem or error appeared.

1. Tell us your name and account number (if any).
2. Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe it is an error or why you need more information.
3. Tell us the dollar amount of the suspected error.

If you tell us verbally, we may require that you send us your complaint or question in writing within 10 business days.

We will determine whether an error occurred within 10 business days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to 45 days to investigate your complaint or question. If we decide to do this, we will credit your account within 10 business days for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation. If we ask you to put your complaint or question in writing and we do not receive it within 10 business days, we may not credit your account.

For errors involving new accounts, point-of-sale, or foreign-initiated transactions, we may take up to 90 days to investigate your complaint or question. For new accounts, we may take up to 20 business days to credit your account for the amount you think is in error.

We will tell you the results within 3 business days after completing our investigation. If we decide that there was no error, we will send you a written explanation.

You may ask for copies of the documents that we used in our investigation.

INFORMATION ABOUT YOUR RIGHTS UNDER THE MASSACHUSETTS 18/65 LAW

Legislation enacted by the Commonwealth of Massachusetts provides for one service-charge free checking account and one service-charge free savings account for any person sixty-five years of age or older or eighteen years of age or younger.

A charge of \$5.00 per check will be assessed for any check drawn on the account of such person, but refused or paid because of insufficient funds. Any persons who qualify under these provisions are required to contact the Bank to be registered as a qualified account holder.

BUSINESS BANKING SERVICES

Abington Bank has the business products and services to meet the needs of businesses large and small. For more information, visit our website at abingtonbank.com or stop by any branch.

For your convenience, all Abington Bank business deposit accounts offer these great benefits free of charge:

- Business Debit Card
- eStatements
- Direct Deposit
- Online Banking and Bill Pay
- 24-Hour Telephone Banking Access
- Night Deposit Service
- Coin Counting
- Notary Service
- Person-to-Person Payments

Commercial Checking

This checking account is designed to meet the banking needs of larger businesses.

- Free Business Debit Card
- Free Online Banking and Bill Pay
- Requires proof of commercial status
- Earnings credit allowance
- Merchant Capture (\$50 per month)

Business Checking

Ideal for businesses with moderate activity, this account has many features and benefits, and best of all, it's totally free!

- No minimum balance
- No monthly service charges
- No per transaction fees

Business Money Market Account

Earn interest on your deposits without giving up liquidity. Our Business Money Market Account offers you an attractive rate of return with check-writing privileges.

Interest On Lawyers Trust Account

We have all the forms and documentation needed to establish an Interest on Lawyers Trust Account. Interest earned on the account will be remitted to the Massachusetts IOLTA Committee.

Merchant Card Services

We've partnered with Blue Pay to give our business customers direct access to a full suite of credit and debit card processing services including:

- Credit and debit card processing
- Gift and loyalty card programs
- Point of Sale (POS) systems and terminals
- Internet processing

Commercial Loans

Construction Loans

Expanding an existing building? Our flexible financing for land acquisition, development, and construction makes it easy.

Term Loans

Equipment doesn't last forever. We can provide flexible term loans to help replace old equipment, or to purchase equipment to expand your capabilities.

Revolving Lines of Credit

Give your business added financial flexibility with a pre-authorized line of credit that can be accessed as needed. Ideal for established businesses with seasonal cash flow, or real estate investors looking to take advantage of market opportunities.

Intermediate & Short-Term Loans

When you need funds to help grow your business, we can help with flexible term loans that cover a wide range of borrowing needs.

Loans to Condominium Associations

Fixed-rate term loans with terms ranging from five to seven years are available to both residential and commercial condominium associations. Get up to 100% financing to complete a wide range of renovations or repairs.

Additional Services

Foreign Currency Exchange

We can order foreign currency for your overseas vacation or business trip. We also provide a means for you to return any unused foreign currency quickly and efficiently when you return home!

Coin Redemption

For a convenient way to convert your loose change to cash we offer coin redemption. Bring your loose coins to the bank and we will count it at no charge.

Coin Orders

If you need to order coins for your business, just call our office and place your order. We will have it ready for you to pick up at your convenience. Quick and simple!

Night Depository

We know that sometimes it can be difficult to get to the bank during banking hours and you may not want to keep large sums of cash on the premises. Utilizing our night depository services is a convenient and secure way to make deposits anytime, even if our bank is closed.

HOURS & LOCATIONS

ABINGTON | 781.878.0045

Headquarters & Branch Office

6 Harrison Avenue
Abington, MA 02351

Lobby Hours

Monday – Wednesday: 8:30 am–4:00 pm
Thursday – Friday: 8:30 am–5:00 pm
Saturday: 8:30 am–1:00 pm

Drive-Up Hours

Monday – Wednesday: 7:45 am–4:00 pm
Thursday – Friday: 7:45 am–5:00 pm
Saturday: 7:45 am–1:00 pm

AVON | 508.586.1355

1 East Main Street
Avon, MA 02322

Lobby Hours

Monday – Wednesday: 8:30 am–4:00 pm
Thursday – Friday: 8:30 am–5:00 pm
Saturday: 8:30 am–12:00 pm

Drive-Up Hours

Monday – Wednesday: 7:45 am–4:30 pm
Thursday – Friday: 7:45 am–5:00 pm
Saturday: 7:45 am–12:00 pm

COHASSET | 781.383.0541

40 South Main Street
Cohasset, MA 02025

Lobby Hours

Monday – Wednesday: 8:30 am–4:00 pm
Thursday: 8:30 am–6:00 pm
Friday: 8:30 am–5:00 pm
Saturday: 8:30 am–12:00 pm

COHASSET | 781.383.8441

800 Chief Justice Cushing Way (Route 3A)
Cohasset, MA 02025

Lobby Hours

Monday – Wednesday: 8:30 am–4:00 pm
Thursday: 8:30 am–5:00 pm
Friday: 8:30 am–6:00 pm
Saturday: 8:30 am–12:00 pm

Drive-Up Hours

Monday – Wednesday: 8:00 am–5:00 pm
Thursday – Friday: 8:00 am –6:00 pm
Saturday: 8:30 am–12:00 pm

HOLBROOK | 781.767.1888

95 North Franklin Street
Holbrook, MA 02343

Lobby Hours

Monday – Wednesday: 8:30 am–4:00 pm
Thursday – Friday: 8:30 am–5:00 pm
Saturday: 8:30 am–12:00 pm

Drive-Up Hours

Monday – Wednesday: 7:45 am–4:30 pm
Thursday – Friday: 7:45 am–5:00 pm
Saturday: 7:45 am–12:00 pm

MARION | 508.748.3171

350 Front Street (Route 6)
Marion, MA 02738

Lobby Hours

Monday – Wednesday: 8:30 am–4:00 pm
Thursday: 8:30 am–5:00 pm
Friday: 8:30 am–6:00 pm
Saturday: 8:30 am–12:00 pm

Drive-Up Hours

Monday – Wednesday: 8:30 am–4:00 pm
Thursday – Friday: 8:30 am–6:00 pm
Saturday: 8:30 am–12:00 pm

24-hour ATM at all locations

Questions?

We're here to help.



Call 1.877.380.BANK (2265)

Monday – Wednesday: 8:30 am–4:00 pm

Thursday: 8:30 am–6:00 pm

Friday: 8:30 am–5:00 pm

Saturday: 8:30 am–12:00 pm

Abington Bank

1.877.380.BANK (2265)

Corporate Headquarters

6 Harrison Avenue
Abington, MA 02351



Member FDIC Member SIF NMLS# 527760