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Welcome.

**CENTURY BANK WILL SOON  
BECOME EASTERN BANK.**

Dear Valued Customer,

We are writing to let you know that Century Bank and Eastern Bank recently received regulatory approval to become one bank under the Eastern Bank name. In November of this year, Century Bank customers will transition to Eastern Bank.

**Welcome to Eastern Bank.**

Our shared values, including a commitment to the communities we serve, make our partnership a natural fit, and we are committed to ensuring the transition is as seamless as possible. We are excited to share with you all the opportunities this will bring, including:

- An expansive network of branch locations for your banking convenience across eastern Massachusetts and southern and coastal New Hampshire
- A top-rated digital banking platform, including a best-in-class mobile app, so you can bank securely from anywhere at anytime
- Enhanced products and services to meet your banking needs
- A deep commitment to the local communities through the Eastern Bank Foundation

**You will receive more information in the coming months.**

In October, watch for a Welcome Package in the mail from Eastern Bank containing details about what this means to you and how your accounts will transition to Eastern Bank in November.

We have set up a dedicated web page to provide the most current information about the merger. You can find it at [easternbank.com/CenturyBank](http://easternbank.com/CenturyBank). We will continue to update this page as we move closer to the conversion date and suggest you visit it regularly for the latest information.

**We're here to help.**

If you have questions, please visit [easternbank.com/CenturyBank](http://easternbank.com/CenturyBank) or contact us at **1-800-EASTERN** (327-8376). Please see the reverse side of this letter for answers to frequently asked questions.

We look forward to welcoming Century Bank customers to the Eastern Bank community, and are here to assist during this transition.

Sincerely,

Barry R. Sloane  
Chairman, President & CEO  
Century Bank

Robert F. Rivers  
CEO & Chair  
Eastern Bank

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# Frequently Asked Questions

## ANSWERS TO COMMON QUESTIONS ABOUT THE MERGER.

Refer to the information below for answers to frequently asked questions. For answers to additional questions you may have, please visit [easternbank.com/CenturyBank](http://easternbank.com/CenturyBank) or contact us at **1-800-EASTERN** (327-8376).

### 1. Q. WHY IS THIS MERGER HAPPENING?

**A.** The merger between Century Bank and Eastern Bank creates the opportunity for two banks with a shared commitment to the communities we serve to come together. Eastern Bank is excited to welcome Century customers to the Eastern community and provide banking services that meet your needs, where and when you need them.

### 2. Q. WHEN WILL THE CONVERSION TO EASTERN BANK BE COMPLETE?

**A.** The conversion to Eastern Bank is expected to take place between **Friday, November 12** and **Sunday, November 14, 2021**. On **Monday, November 15, 2021**, you will be able to begin banking with Eastern Bank. Our goal is to make this transition as smooth as possible and to keep you updated throughout the process.

### 3. Q. HOW WILL DETAILS ABOUT THE MERGER BE COMMUNICATED TO ME?

**A.** All communications about the merger will be sent to you by mail. In mid-October you will receive a Welcome Package with detailed information about how your accounts will transition in November and what to expect. We have also set up online resources to assist with keeping you informed. If you have questions at any point before, during or after the conversion, please visit [easternbank.com/CenturyBank](http://easternbank.com/CenturyBank) for the most up-to-date information.

### 4. Q. HOW WILL THE MERGER IMPACT MY ACCOUNTS?

**A.** For now, your accounts will continue to operate as usual, and you do not need to take any action. In mid-October, prior to the completion of the merger in November, you will receive a Welcome Package by mail, including an Account Summary with specific details on how your Century Bank accounts will transition to Eastern Bank.

### 5. Q. WILL THERE BE CHANGES TO THE CENTURY BANK BRANCH STAFF?

**A.** In order to provide the best customer service experience possible, you will continue to see and bank with many of the same familiar faces you're used to seeing.

### 6. Q. WILL CENTURY BANK BRANCHES STAY OPEN?

**A.** Most Century Bank branches will convert to Eastern Bank, upon completion of the merger, and will remain open under the Eastern brand name. However, due to overlap in certain areas, some Eastern Bank and Century Bank branches will close and be consolidated into a nearby branch under the Eastern brand name with increased offerings that include drive-up windows, more parking and community rooms. We are not exiting any city or town where our combined network currently operates and ultimately, customers will have even more locations from which to conduct their banking business.

### 7. Q. WILL EASTERN BANK REMAIN INVOLVED IN THE LOCAL COMMUNITY?

**A.** Yes. For more than 200 years, Eastern Bank has helped our communities to prosper. The Eastern Bank Foundation is one of the largest corporate foundations in our region and its active support of the community through grassroots grants each year to hundreds of local nonprofit organizations will continue. You can learn more at [easternbank.com/foundation](http://easternbank.com/foundation).