

IF YOU CURRENTLY HAVE:	THE BENEFITS OR CHANGES YOU WILL SEE WILL BE:	HERE IS WHAT YOU NEED TO DO OR BE AWARE OF:
EDI Reporting	EDI reports are available through Eastern's online banking platform, Eastern Treasury.	Process Change: EDI reports will continue to be available in online banking and will not be mailed. An alert can be established to notify you when these reports are available for viewing and download.
Electronic Statements	All business online customer statements will be delivered electronically starting with the first statement cycle. Paper statements will no longer be generated and mailed to customers.	Process Change: If you are receiving both paper and electronic statements for your business checking or savings account, those will transition to Eastern Bank as electronic statements, only. If you would prefer to receive paper statements instead of electronic, please contact Eastern Bank's Business Services Team at 1-800-333-8000 on or after November 15, 2021 . Prepare for the Transition: Download or print all electronic statements & notices. Also, take note of any statement email recipients you have set up. What Will Not Transition: Your electronic statements & notices will not transition to Eastern Bank. Also, if you have additional recipients who receive checking or savings account statements through email, these recipients will not transition to Eastern Bank. On or after November 15, 2021 or during your online banking training, you will be able to set up a new online banking user with electronic statement access only.
Lockbox	Customers will continue to be serviced as they are today for lockbox services.	Benefit: The Phone number for customer service is 1-888-692-6100 and will not change. Access to any web sites will remain. All pricing for Lockbox Services will not change.
Stop Payments	All stop payments are placed either through Eastern's online banking platform, Eastern Treasury, or by calling Eastern Bank's Business Services Team at 1-800-333-8000 .	
Stop Payments	Stop payments cannot be included in a check issue file & a separate stop payment file cannot be used.	Process Change: If a stop payment is included in a file, the file will be rejected. Stop payments cannot be placed using a check issue file. All stop payments are placed either through Eastern's online banking platform, Eastern Treasury, or by calling Eastern Bank's Business Services Team at 1-800-333-8000 .
Wire Transfers	Wire transfers can be completed by faxing instructions directly to our wire room or through Eastern's online banking platform, Eastern Treasury.	
Wire Transfers	Domestic wire transfers can be completed both online & through our wire room until 4:30 PM. International wire transfers can be completed until 3:30 PM ET.	
Wire Transfers	Wire limits will resemble the limits provided by Century. These limits can be adjusted/changed.	
Wire Transfers	Wires can be future dated 4 business days in advance.	Process Change: Wires cannot be entered into Eastern's online banking platform, Eastern Treasury, longer than 4 business days in the future.
Zero Balance Accounts	Parent/child ZBA relationships will convert over the weekend and sweep for the first time on November 15, 2021 .	



Important Information About Your Cash Management Services

EFFECTIVE SATURDAY, NOVEMBER 13, 2021

IF YOU CURRENTLY HAVE:	THE BENEFITS OR CHANGES YOU WILL SEE WILL BE:	HERE IS WHAT YOU NEED TO DO OR BE AWARE OF:
Account Analysis Fees Cash Management Pricing	There will be no changes to your current schedule of fees for cash management services.	
Account Analysis	Customer account analysis payment methods will remain unchanged. If you are currently direct debited, you will remain direct debited. If you are invoiced, you will continue to be invoiced.	Please Note: Invoiced customers will see a new remittance address to mail payments to, as well as a new DDA to remit payment via ACH. Please watch for these changes on your invoice.
Account Analysis	No fees will be assessed for the October & November billing cycles. Fees will begin with the December analysis cycle and assessed in January.	Benefit: Customers will not be charged for October fees from Century Bank nor November fees from Eastern Bank.
Account Analysis - ACM	Customer accounts on ACM will be migrated to our Hybrid Account Analysis service.	
Account Reconciliation	Outstanding check issues & stop payment instructions will be transitioned over to Eastern Bank during migration.	
Account Reconciliation	Account reconciliation reports will not be transitioned over to Eastern Bank.	Prepare for the Transition: Download or print any account reconciliation reports for future records by November 12, 2021 . This data is not being transitioned.
Account Reconciliation	Check issues & voided check files can be uploaded directly into Eastern's online banking platform, Eastern Treasury. These files are processed real-time with a business day cut off at 11 PM ET.	
Account Reconciliation	Account reconciliation reports will be available online & can be accessed 24/7 for your convenience.	Benefit: Eastern Bank provides the ability for complete self-service for all your Account Reconciliation & Positive Pay services. These services are accessed through Eastern's online banking platform, Eastern Treasury, & available 24/7 for your convenience.
Account Reconciliation	Account reconciliation recap reports will be delivered via email to the contact on file.	
Account Reconciliation	Account reconciliation debit files will no longer be sent by email.	Benefit: Eastern Bank provides the ability for complete self-service access to paid check & transactional reports. These services are accessed through Eastern's online banking platform, Eastern Treasury, & available 24/7 for your convenience.



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Account Reconciliation	Both full reconciliation and partial reconciliation Century Bank customers are considered full recon customers at Eastern Bank.	
ACH Origination	Daily cut off times to upload & approve files can be found in our <i>Terms & Conditions</i> by visiting easternbank.com/business-online-banking-disclosure .	
ACH Origination	Century customers currently using same day debits will need to contact Eastern Bank's Business Services Team at 1-800-333-8000 to opt-in for this service after November 15, 2021 .	Please Note: Fees may apply for this service.
ACH Origination	Over the limit ACH files uploaded into Eastern's online banking platform, Eastern Treasury, can be approved for payment directly online.	Process Change: You do not need to contact Eastern Bank to change your ACH limit if the ACH file is over the established ACH limit. Files will suspend in Eastern's systems & outreach made to you at that time to validate the file. The file will not be sent to the FED for processing until this validation is complete.
ACH Origination - Reporting	Historical ACH & NOC reports will not be transitioned to Eastern Bank.	Prepare for the Transition: Download or print any ACH or NOC reports for future records by November 12, 2021 . This data is not being transitioned.
ACH Origination - Reporting	Delivery of ACH & NOC reports will be provided & accessed in Eastern's online banking platform, Eastern Treasury. Emails will no longer be received from the FED with this information.	Prepare for the Transition: An alert can be established on Eastern's online banking platform, Eastern Treasury, to notify you when these reports are available for viewing. Alerts can be established during your training session or after November 15, 2021 .
ACH Debit Filter	Customers with ACH Debit Filters will be converted to Eastern Bank's ACH Positive Pay service if the account is on Analysis.	Benefit: Eastern's ACH Positive Pay service allows your company peace of mind knowing that only those authorized originators, as determined by you, will be able to debit your account. Any unauthorized debit attempt will generate a Positive Pay alert for you to review online & decision whether or not the debit should be honored.
ACH Positive Pay/Debit Filter	Customers will access ACH Positive Pay through Eastern's online platform, Eastern Treasury, to view and decision any debits received from an unauthorized originator prior to posting.	Process Change: An alert can be established to notify you of any incoming unauthorized ACH debits.
ACH Positive Pay/Debit Filter	ACH Positive Pay exception items will be available to view after 8 AM with a deadline for decisioning of 8 PM ET. If no approval is received, all items are returned.	Process Change & Benefit: Through Eastern's online banking platform, Eastern Treasury, you will be able to review and approve ACH Positive Pay exception items.
Business Bill Pay	Customers will still have access to the lpay Business Bill pay via Eastern's online banking platform, Eastern Treasury.	What Will Transition: Your Bill Pay payees & history will transition to Eastern Bank.
Business Online Banking	All Business customers who have Cash Management services, multiple users, or Business Bill pay will be converted to Eastern's online banking platform, Eastern Treasury. Additional communication will be sent out in October 2021 regarding training and to supply users with their online banking credentials.	Prepare for the Transition: Familiarize yourself with Eastern's online banking platform and its many benefits at easternbank.com/CenturyBank .

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Business Online Banking	Through Eastern's online banking platform, Eastern Treasury, the following services are available: <ul style="list-style-type: none"> • View account activity & balances • View check images, both front & back • Process internal transfers • Process wire transfers out of the Bank • Process ACH transactions • Process stop payments • Upload check issue files, process manual check issues & voids • Upload ACH files • View & decision check and Positive Pay exception items • Receive alerts for account activity & Positive Pay exception items • Received EDI transaction reports 	Benefit: Eastern Treasury allows you the ability to directly manage your account and users at any time, 24/7. This provides you flexibility that suits your schedule.
Check Archive/Check CD-ROM	CD-ROMs of cashed checks will be replaced with Eastern's Check Archive service.	Process Change: You will now be able to access an archive of your checks within Eastern's online banking platform, Eastern Treasury. The archive builds from day 1 on Eastern Treasury & is retained for 7 years.
Check Images - Historical Items	Paid check images for checks that were cashed at Century will be transitioned to Eastern's core system.	Please Note: Copies of historical paid check images can be obtained by contacting Eastern Bank at 1-800-333-8000 .
Check Positive Pay	Check Positive Pay exception items will be available to view & decision on Eastern's online banking platform, Eastern Treasury.	Process Change: Check Positive Pay exception items will be available to view after 10 AM. The deadline for online decisioning is 2 PM ET. If the item is not decisioned, your default setting of pay or return will be followed. Alerts can be established to notify you of when exception items are available to view and decision.
Check Positive Pay	All pay or no pay decisions for exception items are entered into Eastern's online banking platform, Eastern Treasury.	Process Change: Pay and no pay decisions must be entered online using Eastern's online banking platform, Eastern Treasury. Items are available to view by 10 AM & must be decisioned by 2 PM ET. Alerts can be established to notify you of when exception items are available to view and decision.

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