Trailmark Bank

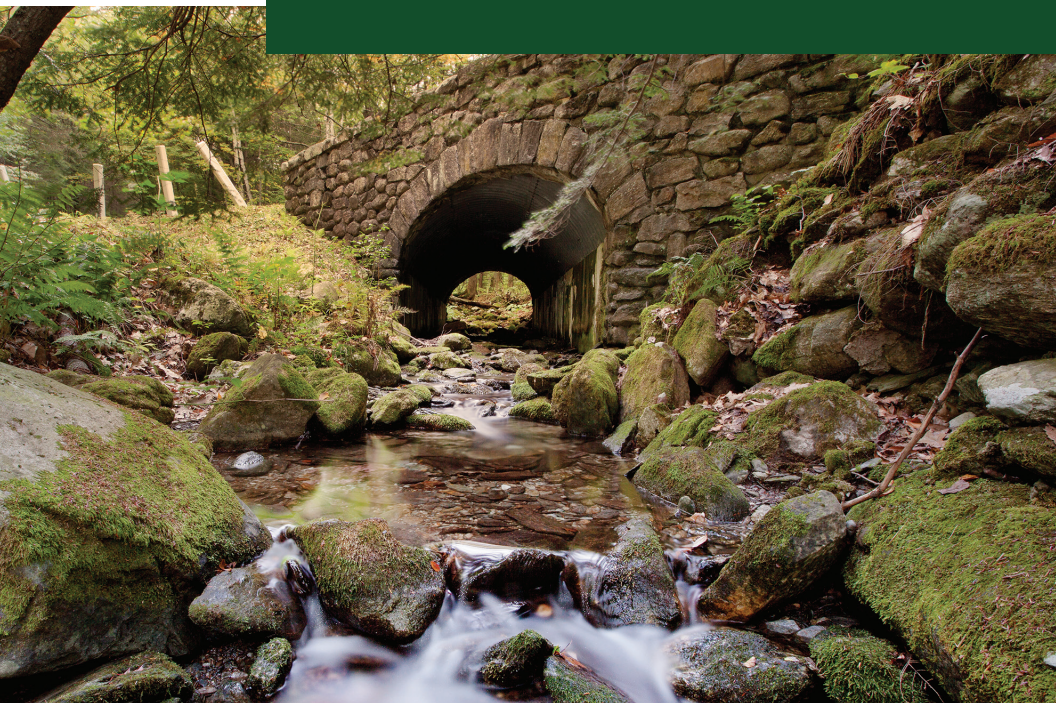
Transition Weekend December 4 - 7, 2026



Introducing Trailmark Bank.

More strength and resources for what's ahead.

Together, we're building a stronger bank for Berkshire County, with the resources and expertise to serve our customers today and for generations to come.



Contents

Welcome	3
Frequently Asked Questions	4
Personal Banking	6
Business Banking	8
Treasury Management	10
Online & Mobile Banking	12
Transitioning to Trailmark Bank Online & Mobile Banking	14
Locations	Back Cover

Built on local strength. Ready for what's next.

Trailmark Bank brings together Pittsfield Cooperative Bank and Adams Community Bank – two institutions with nearly 300 years of combined service.

Our new name may be different, but the values behind it are familiar: strong relationships, locally focused, and a long-term commitment to the people and communities we serve in the Berkshires.

More capabilities. The relationships you value.

- **The people you know –** You'll continue to see the familiar faces and work with the local bankers who know you, your goals, and your community.
- **Decisions stay local –** Trailmark Bank remains locally focused, with decisions made right here in the Berkshires by people who understand the communities we serve.
- **More behind your financial goals –** Together, we have greater resources and financial strength, deeper expertise, and increased lending capacity to support individuals, families, and businesses.
- **Greater investment in what's next –** Our combined strength gives us more ability to invest in technology, infrastructure, and services that make banking easier and help us serve you better.
- **A stronger presence across the Berkshires –** With full-service locations across Berkshire County, Trailmark Bank brings together a broader community banking presence while remaining grounded in the region we call home.

New name. Shared focus. More possibilities ahead.



Frequently Asked Questions

Q: Will my account number(s) remain the same?

A: Yes. Your account number(s) will remain the same following the conversion to Trailmark Bank.

Q: Will the routing number I use change?

A: Trailmark Bank's routing number will be **211871523**. However, previous routing numbers will automatically be redirected to the new routing number.

Q: What will happen to my direct deposits, automatic payments and recurring transfers?

A: There is no action required because your account number will remain the same, and your previous routing numbers will automatically redirect to Trailmark Bank's routing number. Most direct deposits, automatic payments, and recurring transfers should continue without interruption.

Please note: If you currently use **TransferNow**, you will need to reestablish external transfers again within the new Trailmark Bank online banking system after conversion. Additional information and instructions will be provided prior to conversion.

Q: Can I continue to use my current checks and deposit tickets?

A: Yes. You can continue using your current checks until you need to reorder. When it's time to order new checks, they will be issued with the Trailmark Bank name and branding. Deposit tickets will no longer be used after conversion.

Can I continue to use my current debit/ATM card? Will I receive a new card?

A: Yes. You can continue to use your current debit or ATM card following the conversion. New Trailmark Bank debit cards will be issued in **early 2027**. We will send additional communications with details and instructions before the new cards are distributed.

Q: When can I begin using all Trailmark Bank branches and ATMs?

A: Beginning **Monday, December 7**, customers will have access to all Trailmark Bank branches and ATMs, providing expanded access and convenience throughout Berkshire County.

Q: Will there be any interruption to my debit card, ATM or banking services during conversion weekend?

A: During this time, you will still be able to use your debit card and access ATMs as you normally would. Customers are encouraged to complete any planned online banking transactions before the conversion weekend. Online & Mobile Banking will be unavailable beginning at **12 PM** on **Friday, December 4**, and are expected to be available again on **Monday, December 7**.

Q: What happens to my Online & Mobile Banking access? Do I need to register or download a new app?

A: We will provide additional information about Online Banking, Mobile Banking, enrollment, and login credentials. Any changes will be communicated separately before conversion weekend. Please watch for these important updates before the conversion.

Q: Will I continue to receive eStatements, or will I need to re-enroll?

A: We are working to make the transition as seamless as possible. Additional information regarding eStatements will be communicated before conversion.

Q: Will I receive a final Pittsfield Cooperative Bank statement, and when?

A: Yes. A final Pittsfield Cooperative Bank paper statement will be generated as of **Friday, December 4**.

Q: Will the terms or rates on my existing CDs or loans change?

A: No. Existing loan terms, CD terms, and interest rates will remain in effect. Any future changes will be communicated in advance.

Q: Are my deposits still insured?

A: Yes. Your deposits remain fully insured in accordance with FDIC and DIF regulations. Please refer to the enclosed *Important Information about FDIC Coverage* insert for additional information.

Q: I already have accounts at both banks. What happens to my accounts and Online Banking access?

A: We are working to provide a seamless experience for customers with accounts at both banks. Additional information about account access and Online Banking will be communicated before conversion.

Q: What should I do before conversion weekend, and who should I contact if I need assistance?

A: Before conversion weekend, please watch for communications from Pittsfield Cooperative Bank and review any instructions provided. If you need assistance, contact your local branch or our Call Center team at **413.447.7304**, and we will be happy to help.



Personal Banking

Your financial needs don't fit neatly into one category. Neither should your bank. Trailmark Bank brings together everyday banking, lending, and digital tools with local people who can help you find the right solution.

Personal Checking Accounts

	Special Benefit	Minimum Opening Deposit	Minimum Balance Requirement	Monthly Service Charge	Other Key Details
Student Checking	Available to anyone under 25 years old	$10 to open	No minimum balance requirement	No monthly service charge	Reduced insufficient funds/overdraft charge of $5
Free Checking	Qualifies for '18/65' benefits	$10 to open	No minimum balance requirement	No monthly service charge	—
Cashback Checking	Reward yourself for your spending with your debit card	$50 to open	No minimum balance requirement	No monthly service charge	—
Premier Checking	Earn interest on your balance	$50 to open	—	$20 monthly service charge if the average daily balance falls below $7,500	Rate Bump on CDs. Access to Premier Money Market with preferred rate.
Health Savings Accounts	A valuable employee benefit that provides tax advantages and helps employees save for current and future qualified healthcare expenses	$50 to open	—	Tax-free withdrawals for qualified medical expenses	—

Personal Savings Accounts

	Special Benefit	Minimum Opening Deposit	Monthly Service Charge	Other Key Details
Everyday Savings	Safe, secure place to keep your money while earning interest	$10 to open	No monthly service charge	Qualifies for '18/65' benefits
Student Savings	A safe, simple account that helps students save and build good financial habits	$10 to open	No monthly service charge	Reduced insufficient/ overdraft fee of $5
High-Yield Savings (Online Only)	Grow your savings at a competitive rate	$1,000 to open	—	—
Personal Money Market	Good balance of earning potential and accessibility	$50 to open	—	—
Premier Money Market	Earn a premier interest rate and accessibility	$50 to open	—	Must have a Premier Checking Account to be eligible
CDs	Best for money you can set aside for a period of time	$1,000 to open	—	Earn interest on your balance Fixed Term
IRAs	Save for Retirement	$1,000 to open	—	Earn interest on your balance

Lending Options

- **Mortgages**
  A variety of home loans to meet your needs, whether you're buying a home or refinancing your current mortgage.
- **Home Equity Lines of Credit (HELOC)**
  Access available funds from a Home Equity Line of Credit, or choose a flexible Home Equity Loan.
- **Credit Card Options**
  We offer a range of options from Visa® that offer flexibility and rewards.
- **Auto Loans**
  Finance a new or used vehicle with flexible terms and fixed monthly payments, secured by the vehicle you purchase.
- **Personal Loans**
  Secured loan options for almost any purpose, with financing to fit your budget and lifestyle, including borrowing against your savings or CD.

All checking accounts are FDIC & DIF insured (up to applicable limits). Visa is a registered trademark of Visa in the United States and other countries.



Business Banking

Trailmark Bank gives local businesses something increasingly hard to find – greater financial strength and lending capacity, paired with bankers who know this market and decisions made here.

Business Checking Accounts

	Business Checking	Business Advantage Checking
Number of items	150 free items per cycle, which include the following items: deposit transactions, checks deposited, and checks paid. $0.50 per item fee for any items over 150.	300 free items per cycle, which include the following items: deposit transactions, checks deposited, and checks paid. $0.50 per item fee for any items over 300.
Minimum Opening Deposit	$50 to open	$50 to open
Treasury Management Services	Treasury Management Bundle available, including Remote Deposit Capture, ACH, and free incoming wires for $75/month. Individual services are available for a monthly fee.	Treasury Management Bundle available, including Remote Deposit Capture, ACH, and free incoming wires for $75/month. Individual services are available for a monthly fee.
Monthly Service Charge	No monthly service charge	$25,000 or more in combined balances to waive the $20 monthly service fee
Other Key Details	Night Deposit Service	Night Deposit Service. Credit of up to $200 towards a Harland value pack if purchased within 90 days of account opening

Business Savings Accounts

	Business Savings	Business Advantage Savings	Business Money Market	Business CDs
Special Benefit	Safe, secure plan to keep your money while earning interest	Reward your business with a preferred interest rate for balances of $5,000 or more	Good balance of earning potential and keeping funds easily accessible	Available in 3, 6, 9, or 12 month terms
Minimum Opening Deposit	$10 to open	$1,000 to open	$50 to open	$1,000 to open
Monthly Service Charge	No monthly service charge	Must have a Business Advantage Checking to be eligible	—	Earn Interest on your balance
Other Key Details	—	—	—	Fixed Rate

Lending Options

- **Credit Card Options**
  The Visa® Business Cash Preferred offers $350 Cash Back plus an extended introductory APR. Or, choose the Visa® Business Zero+ Card allowing you to save on interest with an extended low introductory rate offer on purchases and balance transfers, plus earn cash back.

- **Microlending**
  Our Microloan program for small businesses offers fast, flexible funding for small business needs, with a loan exposure up to $75,000. However you use the funds, our microloans are designed to help you stay on track.

- **Commercial Lending**
  We offer a range of commercial lending services including Commercial Mortgages, Commercial Term Loans for Vehicle or Equipment Loans, SBA Loans, and Commercial Lines of Credit.

All checking accounts are FDIC & DIF insured (up to applicable limits). Visa is a registered trademark of Visa in the United States and other countries.



Treasury Management

Trailmark Bank's (TMB) comprehensive services are designed to help you manage cash flow, optimize liquidity, and protect your accounts with advanced fraud prevention.

Merchant Services

We are proud to partner with Clover®, a trusted provider of secure merchant services. Accepting credit and debit cards is an integral part of running a business. Many customers carry cards instead of cash, and we want to assist you in finding the best way to process transactions and maximize your profits.

Digital Banking ACH

Digital ACH Origination services allow you to transfer funds quickly and easily, initiating outgoing domestic ACH transfers to any financial institution in the United States. Used for payroll, paying vendors, and tax payments. Our RSA security token provides an additional layer of fraud protection.

Digital Banking Wire Transfer

Digital Wire Transfer services allow you to transfer funds quickly and easily, initiating outgoing domestic wires to any financial institution in the United States. Our RSA security token provides an additional layer of fraud protection.

Positive Pay

Positive Pay is a powerful fraud prevention solution designed to help our customers detect and stop check and ACH fraud before it impacts their accounts. Positive Pay reduces the risk of financial loss, enhances internal controls, and confidently protects your business's financial reputation.

Remote Deposit Capture

Remote Deposit Capture (RDC) provides 24-hour, 7-day-a-week access to submit checks for deposit using a check scanner from the convenience of your office through TMB secure remote deposit website.

Sweeps

Keep your business' finances working smarter with TMB's sweep option. This automated tool helps you manage cash flow and maximize return by ensuring excess funds are swept into an interest-bearing TMB Money Market account.



Online & Mobile Banking

Bank when and where it works for you.

Our goal is to make managing your money as convenient as possible. Trailmark Bank's Online & Mobile Banking tools make it easy to manage your money, move funds, pay bills and stay on top of your accounts – wherever you are.

Online Banking

- **24/7 Account Access**
  Check balances, view pending and past transactions, make transfers, access check images and stay on top of your accounts anytime, day or night.
- **Online Bill Payment**
  Make loan payments and pay multiple bills now, later or automatically with recurring payments.
- **Alerts & Account Management**
  Set real-time alerts for low balances, deposits and overdrafts, and manage personal information, travel notifications and debit card settings online.
- **eStatements**
  Receive statements securely online, with easy access to past statements while reducing paper, mail and unnecessary clutter.

With the new Trailmark Bank Online & Mobile Banking you will enjoy expanded online services, a more modern interface and a more streamlined login experience.



Mobile Banking

- **Bank on the Go**
  Check balances, review transaction history, find branch locations, and manage your accounts conveniently from your Apple® or Android® mobile device.
- **Mobile Deposit**
  Deposit checks into your checking or savings account wherever you are simply by taking a photo of the front and back.
- **Transfers & Bill Pay**
  Transfer funds between accounts and pay bills right from your phone, giving you more ways to take care of everyday banking on the go.
- **Debit Card**
  Activate or deactivate your debit card to help prevent fraud.

Apple is a registered trademark of Apple Inc. Android is a trademark of Google LLC.



Transitioning to Trailmark Bank Online & Mobile Banking

Current Pittsfield Cooperative Bank Online & Mobile Banking users will transition to Trailmark Bank Online & Mobile Banking on **Monday, December 7**. In the coming weeks you will receive detailed information about the transition, including key dates, key action items, how to log in and what you can do to prepare.

In advance of the transition to Trailmark Bank Online & Mobile Banking, current Pittsfield Cooperative Bank Online & Mobile Banking users will have an opportunity to pre-register between **November 9** and **December 3**, for seamless log in on **Monday, December 7**.

If you currently use Pittsfield Cooperative Online & Mobile Banking, you will soon receive a separate package in the mail with additional information about Trailmark Bank Online & Mobile Banking.

Pre-Registration for Trailmark Bank Online & Mobile Banking.

If you currently use Pittsfield Cooperative Bank Online, you will be able to pre-register for Trailmark Bank Online Banking, **Monday, November 9** through **Thursday, December 3**. By pre-registering you will be able to seamlessly log in to Trailmark Bank Online Banking on **Monday, December 7.**

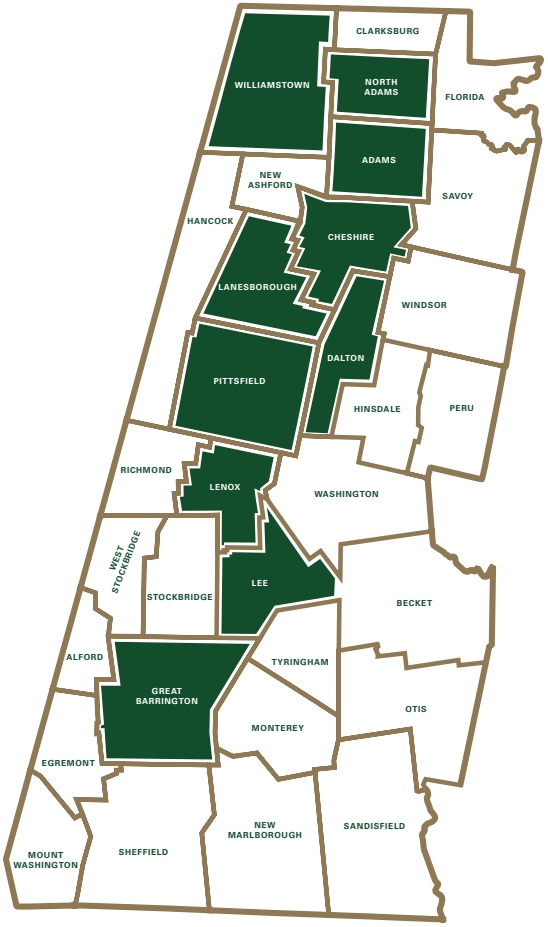
While pre-registration is not required, we recommend it to all current Pittsfield Cooperative Bank Online and Mobile Banking users.

How to Pre-Register, November 9 – December 3

1	**Visit www.TMBOLBPreregistration.com** or scan the QR code
2	**Enter** your current Pittsfield Cooperative Bank username
3	**Select** a new password
4	**Confirm** the new password
5	**Safely and securely keep the password** you selected handy for initial log in on **Monday, December 7**

Locations

Beginning on **Monday, December 7, 2026**, you will have access to more banking locations as a result of the merger between Pittsfield Cooperative Bank and Adams Community Bank.



Adams
93 Park Street

Cheshire
75 South Street

Great Barrington
325 Main Street
322 Main Street
(Lending Office)

Dalton
431 Main Street

Lanesborough
545 South Main Street

Lee
41 Park Street

Lenox
7 Main Street

North Adams
31 Eagle Street

Pittsfield
110 Dalton Avenue
660 Merrill Road
734 Williams Street
70 South Street

Williamstown
273 Main Street

As of Monday, December 7, visit TrailmarkBank.com to learn more.

Trailmark Bank

MEMBER FDIC | MEMBER DIF | EQUAL HOUSING LENDER | NMLS# 919147

PCB-TMB-WEL-BRO