



WELCOME GUIDE

Client Essentials & Information Package

**Elevate Your
Financial Journey**

Welcome!

Dear Valued Client,

Welcome to Ascend Bank!

As you know, Eastern CT Savings Bank and Guilford Savings Bank officially merged on July 1, 2025 – and together, we are now Ascend Bank. This marks an exciting step forward for our clients, our teams, and the communities we serve.

Our combined bank shares more than a vision – we share a deep commitment to building lasting relationships that serve our clients' needs. It's a commitment based on mutual trust and honest banking that we've earned by faithfully serving our communities for 150 years. That shared foundation is what makes this union so natural and full of promise.

On **September 2, 2025**, we will complete our systems integration, officially bringing all our banking services together under the Ascend Bank name. To help guide you through the transition weekend, which will take place **August 29th– September 1st**, we've created this Welcome Guide full of helpful information and frequently asked questions. We hope it serves as an easy access resource for everything you need to know.

Of course, every banking relationship is unique. If you have any questions beyond what's included in this Welcome Guide, every one of our dedicated, local bankers is here to help.

We're excited for what's ahead and honored to continue serving you as Ascend Bank, where we're focused on working hard to Elevate Your Financial Journey.

Thank you for choosing Ascend Bank.

Best,



Kyle Eagleson
President & CEO
Ascend Bank



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Merger Highlights

The merger of Eastern CT Savings Bank (ECSB) and Ascend Bank brings the best of two historic community banks together, to help meet and exceed your short-term financial management needs, and your long-term planning goals. Our combined organization now offers more branches, more local banking experts and new solutions to ensure Ascend Bank is your go-to for all your financial needs. We're here to help deliver greater value, flexibility and options to manage and grow your money. Here are a few highlights of what to expect during the transition as we merge our internal operations and systems to deliver better than ever, for you, your families and your businesses.

Enhanced Products & Services - We have an array of new services, products and solutions to deliver greater value and help you manage and simplify your banking. You'll enjoy our new lineup of consumer and business deposit products – all designed to help elevate your financial journey and reach your goals. Specific highlights are called out under the Personal and Business Banking sections.

Account Numbers - Your account and routing numbers will stay the same. Please continue to use your current checks until you run out. In many instances, your account names will change. A transition guide is located under the Personal Banking and Business Banking sections of this document to show you exactly what your new account name is. The corresponding Disclosure Companion is a handy reference guide to give you the ins and outs of each Ascend Bank account.

More Branches - Our new expanded branch network now includes 13 branches across Connecticut to deliver greater access, with expert advisors ready to help answer your questions and elevate your experience. Whichever branch you choose, we look forward to serving you! A complete list of branch and ATM Locations is provided within this welcome package.

Debit Cards - IMPORTANT: Watch the mail in mid-August. We'll be sending out new Ascend Bank Visa® Debit Cards, along with instructions on how and when to activate them. ATM-only cards will be transitioned to debit cards. This new card replaces your present ATM or Mastercard® Debit Card. We also offer Personal, Business and HSA (Health Savings Account) debit cards to serve your range of needs. PLUS, once enrolled, you'll earn free Ascend Bank Rewards points (1 point for every \$4 spent, excludes HSA). More benefit details about personal and business Debit Rewards enrollment are included in the Online and Mobile Banking section of this welcome package.



Transition Weekend At A Glance

We're excited to let you know that Eastern Connecticut Savings Bank has officially joined with Ascend Bank. On September 2, 2025, your accounts and services will move to Ascend Bank's systems.

Between Friday, August 29th and Tuesday morning when we re-open, our team will be working hard to transition your accounts and information to our Ascend Bank platform. There's plenty to dive into in this Welcome Guide, but if you want to get a sense of what's happening at a glance over transition weekend– see below. Please read it and take a few simple steps to make the change as easy as possible.

Key Dates to Know:

| Date | What's Happening |
|----------------------|--|
| Friday, Aug 29 (3PM) | ECSB branches & ATMs, as well as online/mobile banking and our customer care center will be closed. These will all reopen Tuesday morning. |
| Tuesday, Sep 2 (9AM) | Ascend online and mobile banking will be ready to use. |
| Tuesday, Sep 2 (9AM) | All branches reopen as Ascend Bank. New debit cards can be activated. Support is available. |

What You Need to Do

Before August 29th

- Update your contact info in ECSB Online Banking: make sure your phone number, email, and address are correct.
- Watch your mail for your new Ascend Bank Visa Debit Card. It should arrive mid-August.

During Transition Weekend

- Banking access will be closed from 3pm, Friday, August 29th - 9am, Tuesday, August 2nd as we work to deliver an enhanced banking experience.
- Keep using your ECSB debit card until you activate your new one on September 2nd.

On or After September 2nd

- Please wait until September 2nd to activate your new Ascend Bank debit card and destroy your ECSB card.
- Log in to Ascend Online Banking at ascend.bank and follow the steps to set up your account.
- Set up any transfers or alerts you had in ECSB online banking – they won't carry over.

Deposit Insurance - Rest assured, your deposits will continue to be protected to the maximum allowable limits of the FDIC. The standard maximum deposit insurance amount is \$250,000 per depositor per insured depository Institution. In addition, when two FDIC-insured banks merge, deposits from both institutions remain separately insured for at least six months after the merger. Certificates of Deposit (CDs) are further insured until the earliest maturity date after that six-month period. If you have deposits at both banks, this temporary coverage gives you time to make any changes needed to your accounts. For more information. Visit www.fdic.gov.

Transition Weekend Overview

Please note: **You will see this symbol throughout when action may be required by you.**



Welcome to Ascend Bank!

The following pages contain important customer information, including changes to your accounts, office locations, account details, and an overview of the transition process. Please read this information carefully and retain it for your records.

Additionally, you will find references to “transition weekend” throughout this document. Please see the transition timeline below for more information about transition weekend. You may receive additional mailings and emails providing more detailed information on specific accounts or services at a later date.

Update all of your emails, address and phone number contact information in your Online Banking profile prior to **August 29th**. This will help alleviate online banking enrollment issues.



Ascend Bank Routing Number - For your convenience, ECSB's Routing number # 211170253 will continue to work. For future use, the Ascend Bank is #211170208. You may begin using this after transition weekend is completed.

Visit us
Online!



Ascend Bank Transition Page - We've created a set of online resources and communications to help you through this process. Visit ecsb.zoholandingpage.com/transition/ for more details.

Debit Cards - All ECSB cardholders will receive a newly issued Ascend Bank Visa® Debit Card in the mail during the month of August. Be on the lookout for a plain white envelope - used for discretion. You may continue to use your ECSB Mastercard® Debit Cards (Personal and Business) until September 2nd, on which date you **must** activate and begin to use your Ascend Bank card. Be sure to destroy your ECSB card at this time, as it will no longer work. If you are currently using a mobile wallet, you will need to update your card information.

Beginning Tuesday, September 2nd, if you have any issues regarding your Debit Card, please contact the Ascend Bank Access Banking Center (Access Banking Center), our client help center, at (800) 730-6603. See the Contact Us section for all the ways to get in touch with us when needed.

Transition Weekend Key Dates & Times

| What's Happening | When |
|---|-------------------------------|
| All ECSB banking services will be unavailable, including Branches, ECSB ATMs, Telephone Banking, Online/Mobile Banking, and Customer Care will close for the weekend. | Friday, August 29th at 3:00PM |
| Ascend Telephone Banking Available to ECSB clients | Tuesday, Sep 2 at 8:00AM |
| ECSB clients can log into Ascend Bank Online/Mobile Banking and download app. | Tuesday, Sep 2 at 8:00AM |
| Ascend Bank's Access Banking Center (Access Banking Center) Open for former ECSB Client Calls | Tuesday, Sep 2 at 8:00AM |
| All ECSB (Now Ascend) Branches Re-open | Tuesday, Sep 2 at 9:00AM |

Beginning Friday, August 29th, at 3pm, all ECSB offices will close to prepare for the transition.

Tuesday Post-Transition, all offices will reopen as Ascend Bank. Drive-ups and lobbies will be fully functional at their normal operating times.

Contacts: How To Get Answers During Transition Weekend, Through Friday, 3pm of Transition Weekend, contact your local branch. Former ECSB branches will close at 3:00 pm on the Friday, August 29th at 3pm of transition weekend, and will be available to assist when they reopen as Ascend Bank the Tuesday, post-transition.

Ascend Bank's Access Banking Center

While ECSB's Customer Care Center will be closed, Ascend Bank's Access Banking Center will have bankers available. While we won't have specific account information available this weekend, they can answer general questions about the weekend and transitioning to Ascend Bank.

Hours

Friday, August 29: 8:00am – 5:00pm
 Saturday, August 30: 8:30am - 1:00pm
 Sunday-Monday: CLOSED
 Tuesday, September 2: 8:00am – 7:00pm

Plus, the Access Banking Center will have extended hours for two weeks after transition weekend, September 2nd - September 13th, to make sure we can help answer every question.

Hours

Monday, September 1: Closed
 Weekdays: 8:00am – 7:00pm
 Saturdays: 8:30am – 3:00pm
 Sundays: Closed

Call. (800) 730-6603 | **Click.** hello@ascend.bank | **Chat.** Ascend.bank

Telephone Banking. (844) 378-7560

Ascend Bank will offer support for online banking customers, effective Tuesday, September 2nd at 8am.

New And Expanded Banking Solutions

This alignment of ECSB and Ascend Bank means delivering more powerful, convenient and flexible solutions for you. You'll enjoy a range of new options that expand your choices and deliver greater value. Here are just a few of the exciting personal and business banking options you'll enjoy!

Personal Banking

Credit Score powered by Savvy Money - Stay on top of your credit with free, real-time score updates and tips to improve it.

Early Pay - Get your paycheck and other eligible direct deposits up to two days early, giving you quicker access to your money.

Greenlight for Families - Help your kids build smart money habits with a debit card and app tailored for families. Free with ANY Ascend Bank Checking account.

Personal Financial Management Dashboard - View all your accounts in one place, track spending, and build a budget that works.

Simple, Fast, Account Opening - Open an account in minutes, anywhere, no branch visit needed.

Free Debit Card Rewards - Enroll to earn 1 point for every \$4 spent on any purchase with an Ascend Bank Debit Card- eligible to redeem cash back and more- for personal or business transactions!

Business Banking

Business Express Loans - Available up to \$50,000 as a term loan or revolving line of credit, with approvals within 48 hours.

Autobooks - Easily send invoices / accept payments online—right from your business account.

Cash Management Lockbox Services - Ascend Bank's Lockbox Services accelerate cash flow and streamline collections while eliminating the time and labor required to process paper checks. Checks are mailed to a PO Box; processed, and deposited same day.

Positive Pay - Protect your business from check and ACH fraud with automated transaction matching.

Online International Wires - Businesses can send or receive funds globally with ease and security.

Mobile Remote Deposit Capture - Deposit checks anytime, anywhere using just your mobile device.

QuickBooks Integration - Seamlessly sync your transactions for easier business bookkeeping.

Extended Cutoff Times - More time to move money with later deadlines for wires, ACH, and mobile deposits.

Contact Us

Ascend Bank Access Banking Center: M–F: 8:00am – 5:00pm | Sat: 8:30am – 1:00pm

Phone: (800) 730-6603 | Email: hello@ascend.bank | Telephone Banking: (844) 378-7560

Residential/Commercial Loan Service: (800) 730-6603 x 7392 LoanServiceTeam@ascend.bank

Debit Card Fraud Questions: (800) 237-8990 | **Text:** 96923 donotreply@ascend.bank

Debit Card Number for Activation and PIN Reset: (844) 403-9114

Online and Mobile Banking

Key Updates

Online Banking User IDs will stay the same for both personal and business clients.

Online Banking Passwords

- Last four digits of your SSN for personal clients
- Last four digits of the business tax ID for business clients

External transfers within online banking - Account information (external account numbers) will not transfer over and will need to be reestablished once enrolled.

Ascend Bank external transfer limits within personal online banking will default to \$3,000.

Pay a Person - The option you formerly had at ECSB to pay another ECSB customer will not transfer over however, you will have the option to reinitiate these transfers through Ascend's Pay a Person Option in Bill Pay.

Cash Management business clients - If your business has additional users who are not signers accessing online banking, their user information will carry over. However, you will need to confirm account and entitlement access for each user after enrollment.

Bill-pay information - Ascend Bank will do everything possible to attempt to transfer all your bill pay information. It's critical to ensure your current online banking and bill pay accounts are in an active status.

Online/mobile banking alerts will not transfer over and will need to be set up once enrolled.

Estatements - 18 months of estatement history will transfer over to Ascend Bank, however there will be a delay in this information transferring over. If you need check, deposit or withdrawal images immediately, please print or save the documents before August 29, 2025. These images will be available within 3-4 weeks post-conversion weekend.

- Last day to use ECSB bill pay will be Sunday, August 24
- Last day to use ECSB online banking will be Friday, August 29 at 3pm

Please make sure to update all contact information in online banking prior to August 29th to make re-enrollment as easy as possible!



Register
Online!



If you are an existing online banking user, follow the steps below to login to Ascend Bank's online banking for the first time:

1. Begin by navigating to ascend.bank and click on the purple "Login" button located at the top, right hand side of the home page.



Online and Mobile Banking Continued

2. Once clicked, enter your existing online banking username – the same username used at ECSB. Click Continue.

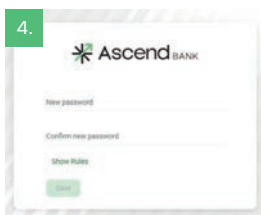
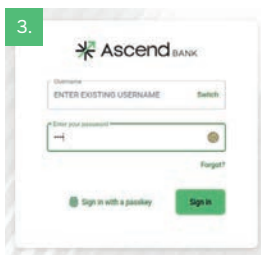


3. You will be asked for your password.



IMPORTANT: Your password will be the last four digits of your social security number if logging into your personal account(s). Your password will be the last four digits of your business tax ID number if logging into your business account.

Click Sign In.

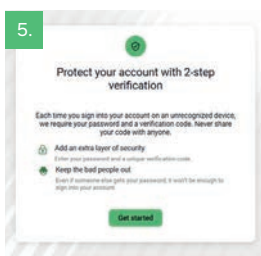


4. You will be asked to create a new, secure password. To see the password requirements, click on Show Rules. Please Note: The requirements may be different from what you used previously. Once your new password is selected, click Save.



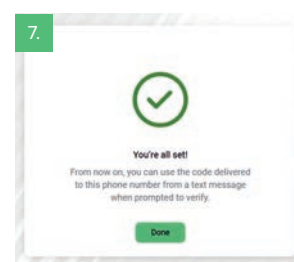
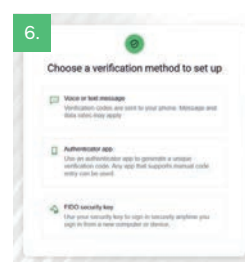
5. You will be prompted to set up 2 step verification. This is a required step to keep your online banking account secure.

Click on Get Started.



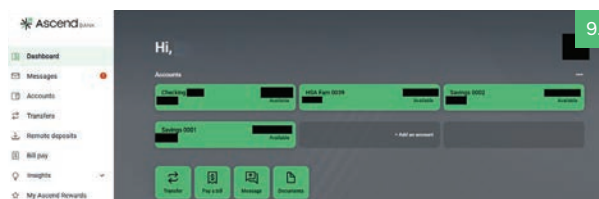
6. You have 3 options for setting up 2 step verification. Select an option and follow the required steps to complete the verification process.

IMPORTANT: If all the information you entered is correct, and you get an error message, please call us right away at (800) 730-6603 so we can help troubleshoot the issue.



7. Once verification is successful, you will get a green check mark similar to the one above. Click Done to proceed to your online banking dashboard.
8. Next, you will be presented with the End User License Agreement. Please read through and click “Accept” in order to proceed to your online banking dashboard.
9. You should now have access to your accounts. Your Dashboard will look similar to the one shown below. Please make note of your username/password for future online banking logins.

IMPORTANT: You will use the same username and password for mobile banking.



If you have any questions, please reach out to one of our Bankers, or call the Access Banking Center at (800) 730-6603.



Mobile Banking

Ascend Bank offers highly rated, intuitive mobile banking solutions to access, move and manage your money – securely and on your schedule. View statements, transfer funds and more! Download our app today!



iPhone & iPad

Bank anywhere, anytime with the free Ascend Bank mobile banking app for iPhone and iPad. Check balances, pay bills, deposit checks & more!

Ascend Bank Mobile App on the App Store



Android Phone & Tablet

Effortless online banking on your Android awaits.

Ascend Bank Mobile App on Google Play

Use the Ascend Bank app's simple and straightforward process to help you make Mobile Check Deposits a snap! Deposit checks in minutes from anywhere, and avoid extra time and trouble for out of your way trips!

How to Use Ascend Bank Mobile Check Deposit

1. Open the Ascend Bank Mobile Banking app and tap “deposit”.
2. Enter Check Amount and Select Your Bank Account.
3. Capture the check image (front and back) and submit.
4. That's it! Your check will be available according to the schedule below:
 - Deposits received before 6:00pm EST will be available the following business day.
 - Deposits received after 6:00pm EST or on a weekend or holiday, will be available on the second business day.

Free Personal & Business Debit Card Rewards: If you're looking to make the most out of your debit card purchases, look no further than Ascend Bank Debit Rewards. Get rewarded for everyday purchases, both big and small - it's that simple!

Spend: Get 1 point for every \$4 spent

Maximize your point earning potential by shopping our exclusive network of local and national merchants to earn bonus points on offers already linked to your rewards card!

- Must have Online Banking+ active Ascend Bank Personal or Business Visa Debit Card (Excludes H.S.A.)
- Earn 1 pt for every \$4 spent on an Ascend Bank Visa Debit Card.
- Points expire 2 years from the date earned.

Earn: Choose from thousands of rewards

Your rewards catalog includes options like cash back, events, travel, and merchandise – giving you choices AND control over your rewards. You can even donate or gift your rewards points to charity!

Redeem: Start earning points today

Ready to get started? To enroll in Ascend Rewards, sign into Ascend Bank Online Banking click “My Ascend Rewards” on the left side navigation, and follow the prompts. Or, visit ascend.bank/ascend-rewards to learn more!

Personal Banking Updates

As you start your new journey with Ascend Bank, we're excited to offer new features like Early Pay, Greenlight for families and free Debit Card Rewards on every purchase when enrolled. As part of the transition, we will be converting your current ECSB accounts into a different name. The following guide lists the current and future name, and complete account details can be found in our Disclosure Companion. Please contact your ECSB banker with questions ahead of transition weekend to ensure we give you the answers you need to understand your new account. Plus, we have a whole suite of convenient digital money management, budgeting and planning solutions.

Checking Account Name Transition

| ECSB Product Name | Ascend Bank Product Name |
|--------------------------|---------------------------|
| Kasasa Checking Account | Cash Checking |
| Kasasa Cash Back Rewards | Rewards Checking |
| Kasasa Eats | Rewards Checking |
| Kasasa Play | Rewards Checking |
| ez Access MMDA | Mutual Interest MMDA |
| Everyday Checking | ASPIRE Checking |
| MMDA Checking | Mutual Interest MMDA |
| Prime MMDA | East Choice MMDA |
| Restart Checking | Simple Checking |
| Simply Free | Simple Checking |
| 50 Plus Checking | Simple Checking |
| Direct Deposit checking | Smart Access Checking |
| Interest Checking | Smart Access Checking |
| Now Checking | Simple Checking |
| No Strings Free Checking | Simple Checking |
| EZ Access Checking | Smart Access Checking |
| Premier Checking | Preferred Access Checking |
| DDA Checking | Simple Checking |
| DDA Checking | Simple Checking |

Savings Account Name Transition

| ECSB Product Name |
|-----------------------------|
| Kasasa Saver |
| eStatement Savings Special |
| Holiday Club Account |
| Health Savings |
| Statement Savings |
| Choice MMDA |
| Free Statement Savings |
| IRA Statement Savings |
| Preferred MMDA |
| Preferred Savings |
| Preferred Statement Savings |
| Premier Savings |
| Statement Savings |
| Stimulus Savings |
| eSTATEMENTS Savings Special |
| Norwichtown Estatement |
| Passbook |

ATM & Debit Cards:

- Eastern clients with ATM-only cards will keep them.
- Cards should hit your mailboxes in mid-August.
- ECSB clients with Mastercards must activate new cards within 30 days. Current ECSB cards will not work after September 1st.

Passbook Accounts:

- Will be converted to eSavings accounts.

| Ascend Bank Product Name |
|------------------------------|
| East Choice Savings |
| eSavings |
| eSavings |
| Health Savings Account (HSA) |
| eSavings |
| Choice Savings |
| eSavings |
| IRA Statement Savings |
| Smart Savings |
| Smart Savings |
| eSavings |
| Smart Savings |
| eSavings |
| eSavings |
| eSavings |
| eSavings |
| eSavings |

CDs & IRAs

Your current ECSB CD and IRA will keep the same rate, term, and maturity at Ascend Bank—no changes there. In just a few cases, the product name may change slightly and the CD may not renew with the exact terms as currently held. Those instances are listed below, and their disclosures included in the Disclosure Companion for reference. Please call or speak with a banker if you have any questions. We're happy to answer any questions you may have!

CD/IRA Name Transition

| ECSB Product Name | Ascend Bank Product Name |
|-----------------------|--------------------------|
| 17 Month Statement CD | 1 Year CD |
| 21 Month Statement CD | 18 Month CD |
| 14 Month Statement CD | 1 Year CD |
| 15 Month Passbook CD | 1 Year CD |
| 30 Month Passbook CD | 2 Year CD |
| 10 Month Passbook CD | 9 Month CD |
| 10 Month Statement CD | 9 Month CD |
| 30 Month IRA | 2 Year IRA CD |
| 18 Month Fixed IRA | 1 Year IRA |
| 18 Month Variable IRA | 1 Year IRA |

Business Banking Updates

As your business moves to Ascend Bank, we're happy to extend a range of great new services and features, like Positive Pay and a best-in-class Treasury Services platform for cash management services. Part of this transition will include converting your current ECSB accounts into a different name. The following guide lists the current and future name, and complete account details can be found in our companion Disclosure. Please contact your ECSB business banker with questions ahead of transition weekend to ensure we give you the answers you need to understand your new account.

For all businesses that leverage Business Online Banking or Treasury management services for ACH's, wires or Remote Deposit capture, a dedicated Ascend Business Banking Relationship officer will be reaching out to you to streamline your transition.



New Benefits for Your Business

- **Mobile First Capabilities:** Many of the cash management transactions and approvals can be done right from your mobile device.
- **New Fraud Protection Tools:** Positive Pay for checks and ACH now available.
- **Mobile Deposits:** Deposit checks from your phone – no scanner required.
- **Faster Payments:** Extended cutoff times for wires, ACH, and mobile deposits, and international wires now available.
- **Better Reporting:** Enhanced account reporting and full reconciliation options.
- **QuickBooks Integration:** Download transactions directly via Intuit.
- **Expanded Cash Management:** Treasury services with more capabilities.
- **No Immediate Fee Changes:** Your current business account fees stay the same for 6 months.

What's Changing

Online Banking Access:

- Business clients either who have users who are not signers or utilize cash management services such as RDC, ACH or Wire services will move to a new Business Online Banking system.
- New login and agreement required (users can be non-signers)
- If you need access for a bookkeeper or non-signer, contact Nicole Sweeney at 860-457-9285 or email her NSweeney@bankeasterncnct.com.

Treasury Platform: If you use the Cash Management Wires or ACH services, you'll transition to our Treasury Management Online Banking platform. A business banker will contact you before conversion to review services and ensure all user contact information and entitlements are accurate.

Merchant Services: For current Transgate clients, there will be no changes/interruptions to the existing service provided. Going forward, merchant services will now be provided through our partnership with Payroc. Please let your banker know if you are interested in a cost/service comparison from a Payroc representative. (no action needed; no service interruption).

Checks & Account Numbers: Stay the same – no need to reorder unless you wish to.

Commercial Loan Payments:

Please direct all loan payments to the following address:

Ascend Bank
Department 2200
PO Box 4110
Woburn, MA 01888-4110

Business Account Name Transition

| ECSB Product Name | Ascend Bank Product Name |
|--------------------------------------|--------------------------------|
| Simply Business checking | Business Checking |
| Business Interest Checking | Business Select Checking |
| Commercial Checking | Business Select Plus Checking |
| IOLTA/IOREBTA | IOLTA/IOREBTA |
| Business Advantage Check | Business Checking |
| Business MMDA Savings | Business Preferred Savings |
| Business Advantage Tiered Savings | Business Advantage Savings |
| Business Statement Savings | Business eSavings |
| Business Advantage Tiered Non-Profit | Business Advantage Savings |
| Business Checking | Business Select Checking |
| Business Savings Special | Business eSavings |
| Commercial Sweep | Business Prospect Money Market |
| Insured Cash Sweep - ICSP | Insured Cash Sweep |

Banking solutions
that mean business,
Ascend Business Banking.



Residential Lending

Good to Know

eStatements: Continue to be available for added convenience.

HELOC Checks: Your checks will continue to work as usual. Plus, you can transfer funds from your HELOC to your checking account for debit card access.

Escrow Analysis Timing:

- ECSB clients will receive an escrow short year statement in August. They will transition to Ascend Bank annual escrow analysis schedule in August 2026.
- Processing of ACH (payments from external accounts) and AFT (payments from current checking accounts) will remain the same.

Locations

The best thing about our combined organization at Ascend Bank is our people. And there are none better than those who serve you across our now thirteen branch offices. Here's information on our expanded branch network to deliver greater convenience and access including an ATM at every branch. Drop off at any Ascend Bank branch. Bank Hours beginning September 2nd are as follows. There will be NO CHANGE to previous ECSB branch hours.

| Branch | Address | Lobby M-W | Lobby Thursday | Lobby Friday |
|--------------------------|--|---------------|----------------|---------------|
| Guilford Green | 1 Park St. Guilford, CT 06437 | 9:00am-4:00pm | 9:00am-4:00pm | 9:00am-4:00pm |
| Guilford Plaza | 625 Boston Post Rd Guilford, CT 06437 | 9:00am-4:00pm | 9:00am-4:00pm | 9:00am-4:00pm |
| Madison | 589 Boston Post Rd Madison, CT 06443 | 9:00am-4:00pm | 9:00am-4:00pm | 9:00am-4:00pm |
| North Madison* | 494 Old Toll Rd Madison, CT 06443 | 9:00am-4:00pm | 9:00am-4:00pm | 9:00am-4:00pm |
| Branford | 61 W Main St. Branford, CT 06405 | 9:00am-4:00pm | 9:00am-4:00pm | 9:00am-4:00pm |
| North Haven | 33 Washington Ave. North Haven, CT 06473 | 9:00am-4:00pm | 9:00am-4:00pm | 9:00am-4:00pm |
| Old Saybrook | 155 Main St. Old Saybrook, CT 06475 | 9:00am-4:00pm | 9:00am-4:00pm | 9:00am-4:00pm |
| Norwich Downtown | 257 Main St. Norwich, CT 06360 | 9:00am-3:00pm | 9:00am-4:00pm | 9:00am-3:00pm |
| Norwichtown | 220 West Town St. Norwich, CT 06360 | 9:00am-4:00pm | 9:00am-5:00pm | 9:00am-6:00pm |
| Norwich West Side | 666 West Main St. Norwich, CT 06360 | 9:00am-4:00pm | 9:00am-5:00pm | 9:00am-6:00pm |
| Jewett City | 1 Slater Ave. Jewett City, CT 06351 | 9:00am-4:00pm | 9:00am-5:00pm | 9:00am-6:00pm |
| Plainfield | 14 Lathrop Rd. Plainfield, CT 06374 | 9:00am-4:00pm | 9:00am-5:00pm | 9:00am-6:00pm |

*Closed Wednesdays

Loan Payments

Making payments on your home loans such as mortgages and home equity lines and loans will be straightforward and include flexible options. Ways to pay beginning September 2nd include:

Mail: Ascend Bank, Department 2200, PO Box 4110, Woburn, MA 01888-4110

Autopay: It's easy to avoid a trip to the Post Office and the cost of the stamp.

Enroll in Autopay; your payments will be automatically deducted from your account each month. To sign up for Autopay, simply:

1. Log in to Online Banking
2. Click "Transfers" to set up a recurring payment from an existing Ascend Bank deposit account
3. To transfer from a deposit account you hold at another financial institution, select your profile (name or initials) > personal settings > external transfers > add account.

You may also contact our Access Banking Center to set up electronic payments.

For Questions, call: 1.800.730.6603 or Email: Hello@ascend.bank

Or payments can be dropped off at any Ascend Bank branch.

| Friday | Drive Thru M-W | Drive Thru Thursday | Drive Thru Friday | Saturday Lobby | Saturday Drive Thru |
|---------------|----------------|---------------------|-------------------|----------------|---------------------|
| 9:00am-4:00pm | 9:00am-4:00pm | 9:00am-4:00pm | 9:00am-4:00pm | 9:00am-12:00pm | 9:00am-12:00pm |
| 9:00am-4:00pm | 9:00am-4:00pm | 9:00am-4:00pm | 9:00am-4:00pm | 9:00am-12:00pm | 9:00am-12:00pm |
| 9:00am-4:00pm | 9:00am-4:00pm | 9:00am-4:00pm | 9:00am-4:00pm | 9:00am-12:00pm | 9:00am-12:00pm |
| 9:00am-4:00pm | 9:00am-4:00pm | 9:00am-4:00pm | 9:00am-4:00pm | Closed | Closed |
| 9:00am-4:00pm | 9:00am-4:00pm | 9:00am-4:00pm | 9:00am-4:00pm | 9:00am-12:00pm | 9:00am-12:00pm |
| 9:00am-4:00pm | 9:00am-4:00pm | 9:00am-4:00pm | 9:00am-4:00pm | 9:00am-12:00pm | 9:00am-12:00pm |
| 9:00am-4:00pm | 9:00am-4:00pm | 9:00am-4:00pm | 9:00am-4:00pm | 9:00am-12:00pm | 9:00am-12:00pm |
| 8:30am-4:00pm | 8:30am-4:00pm | 8:30am-5:00pm | 8:30am-4:00pm | Closed | Closed |
| 8:00am-6:00pm | 8:00am-4:00pm | 8:00am-5:00pm | 8:00am-6:00pm | 9:00am-12:00pm | 8:00am-12:00pm |
| 8:00am-6:00pm | 8:00am-4:00pm | 8:00am-5:00pm | 8:00am-6:00pm | 9:00am-12:00pm | 8:00am-12:00pm |
| 8:00am-6:00pm | 8:00am-4:00pm | 8:00am-5:00pm | 8:00am-6:00pm | 9:00am-12:00pm | 8:00am-12:00pm |
| 8:00am-6:00pm | 8:00am-4:00pm | 8:00am-5:00pm | 8:00am-6:00pm | 9:00am-12:00pm | 8:00am-12:00pm |

Questions & Answers

When does the changeover of accounts take place?

Our data systems conversion will take place over Labor Day weekend. Your accounts will be automatically converted beginning on Friday, August 29th. On Tuesday, September 2nd, ECSB, a division of Ascend Bank, will reopen as Ascend Bank with the same exceptional service you have always relied on.

What about branch personnel – are you making any changes?

The same branch bankers you've trusted will still be there, unless they have accepted a position elsewhere in our organization. But count on the same people, smiles and service as usual!

What happens to my current ECSB account number?

Nothing, your account number will remain the same once your accounts are converted.

What happens to my current ECSB routing number?

Again, nothing. Your routing number will remain the same once your accounts are converted.

Will the features of my account change?

There may be changes to your accounts, yes. When analyzing your accounts, we used the most current information available to us to guide us in determining which new product most closely matches what you have now. Your new account(s) may have unique features, which are all outlined for you within the companion Disclosure Companion. Rest assured we've done our best to ensure you will be happy with your new accounts. And, if you have questions about it, please do reach out to your branch banker or Access Banking Center so we can discuss.

Will I need to order new checks?

No. You can continue to use your checks until they run out. If you decide to reorder your checks, you can do so through Ascend Bank Online Banking. Fees may apply.

When will I receive my last ECSB statement?

All deposit accounts will be sent a final statement with balances effective as of the end of August 29, 2025. You will receive this the following week.

Will I get my statements at the same time that I do now?

All statement clients, except for Certificates of Deposit will continue to receive a monthly statement. Personal statements are sent the 15th of each month, and business statements are sent the 30th of each month. CD clients will only receive statements as part of a combined statement with other deposit accounts.

If my accounts are currently combined on one statement, will they continue to be combined?

Yes. We expect that statements month multiple accounts will continue to be combined.

Will my debit card change?

Yes. A new Ascend Bank Visa® debit card (personal, business or HSA) will replace your ECSB Mastercard. You'll receive these in August with instructions on how to activate. The card WILL need to be activated within 30 days. Your ECSB card will no longer work as of September 2nd.

Will Ascend Bank ever contact me about my Debit Card?

Yes. Ascend Bank has a robust fraud department that will send alerts via text, phone, and/or email should there be questionable transactions for you to confirm are legitimate. Ascend Bank will never ask for your PIN number or ask you to send us funds. If there is ever any doubt as to the legitimacy of the communication received, please contact the call center directly or visit a branch to confirm.

Will the “per-day” Limit for transactions made with my new Ascend Bank Debit Card change?

Yes. Personal Debit card purchases are available up to \$510 PIN, and \$3,500.00 for point-of-sale. Business Debit card purchases are available up to \$510 PIN, and \$5,000.00 for point-of-sale. Following the conversion you may withdraw up to \$500 per day at ATMs.

I currently have deposit-to-deposit overdraft transfer (sweep). Will this continue?

Yes, if you have set up an overdraft sweep from your savings account to your checking account it will continue after the conversion. View information specific to overdrafts in the Disclosure Companion.

I currently have an overdraft Line of credit. Will it work the same way that it does today?

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

I have a CD. Will the rate, term or other features of my account change?

Your interest rate will not change, and your term will remain the same until maturity.

Are there any changes to my IRA or other retirement accounts that I need to know about? No.**Will anything be different about my consumer loan, home equity Loan or home mortgage?**

None of the terms of your consumer loan, home equity Loan or home mortgage will change.

If I have questions about my home mortgage. Who can I call?

We are happy to help with any questions you may have.
Please email LoanServiceTeam@ascend.bank, or call 800-730-6603 x 7392.

Will my online banking change?

Yes. Personal Online Banking and Business Online Banking will need to be set up on Ascend.bank at login. You will be provided credentials. Please see the Online & Mobile Banking section for details.

Does Ascend Bank allow comingling of personal and business accounts?

Yes. Ascend Bank allows the comingling of personal and business accounts under a single Online Banking login—making it easier to manage all your finances in one place.



Equal Housing Lender  Member FDIC