

# Getting Started with Needham Bank

AN OVERVIEW OF ACCOUNTS & SERVICES





[NeedhamBank.com/Welcome](https://www.needhambank.com/welcome)



877-487-2977

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# Welcome BankProv Customers

## WHAT CAN WE HELP YOU BUILD?

Over the coming months we look forward to getting to know you. Once the merger between BankProv and Needham Bank is complete, you'll enjoy:

- ▶ A broader network of banking locations and more ATMs
- ▶ A more advanced set of personal and business banking products and services to best meet your financial needs
- ▶ Access to best-in-class online and mobile banking

This brochure will help you get to know Needham Bank and how we can support your goals – whether you're building a nest egg, a business, a home, or a community.

Your security is very important to us. Fraudsters sometimes try to take advantage of times of change, like bank mergers. To stay protected, please visit **[NeedhamBank.com/Security](https://www.needhambank.com/security)** for helpful fraud prevention tips.

We're here to help you build for your future.



# Business Banking

**NOT SIMPLY A BANK FOR YOUR BUSINESS — A PARTNER.**

Needham Bank offers a full range of business banking accounts and services for businesses of all sizes, from small businesses to larger corporations, municipalities and non-profits. We would be happy to review any of these options with you to help your business save money, earn more and protect against fraud.

## BUSINESS CHECKING ACCOUNTS

Needham Bank offers the following business checking accounts. For more information please refer to the *Business Account Agreement* section of the enclosed *Disclosure Booklet*.

### Checking Accounts

- ▶ **NB Business Checking:** A basic checking account with no cash management services, perfect for small businesses with minimal transaction volume
- ▶ **NB Small Business Checking:** A checking account for small businesses with basic features such as Bill Pay and access to online banking
- ▶ **Essential Business Checking:** Small Business with low transaction volume and minimal cash management needs
- ▶ **Elevated Business Checking:** Used by small to medium sized business with moderate transaction volume and moderate cash management needs

- ▶ **Enhanced Business Checking:** The right account for medium to large sized business with high transaction volume and significant cash management needs
- ▶ **NB Corporate Checking:** A corporate checking account that scales to meet the needs of middle-market and large sized businesses and municipalities with features like account analysis and advanced cash management capabilities

## BUSINESS SAVINGS, MONEY MARKET & CD ACCOUNTS

Needham Bank offers the following business savings accounts. For more information please refer to the *Business Account Agreement* section of the enclosed *Disclosure Booklet*.

### Business Savings & Money Market Accounts

- ▶ **Business Savings:** A savings account that empowers you to build for the future
- ▶ **NB Business Money Market:** A liquid account paying a higher rate of interest the more you save
- ▶ **NB Business CDs:** Earn a higher rate of interest than a standard savings account

## CASH MANAGEMENT SERVICES

Let us lend our expertise to help you manage your firm's money. Build for the future with business cash management services you can bank on.

### Build a Custom Cash Management Solution for Your Business

Every business has different needs when it comes to cash management. At Needham Bank, we understand your cash management needs aren't driven by the size of your business but by the complexity of your operation. Let us take the time to get to know your company so we can help you figure out the best way to improve your cash flow and manage your finances.

- |  |  |
|--|--|
| ▶ <b>Cash Flow Management:</b><br>Access to deposit, short-term investment, zero balance and target balance sweep accounts   | ▶ <b>Disbursements/Payables:</b><br>Manage payments via ACH origination, wire transfers and account reconciliation     |
| ▶ <b>Collections/Receivables:</b><br>Collect receivables through ACH origination, lockbox, merchant services, remote check deposit or rental management through zDeposit and zRent | ▶ <b>Fraud Prevention:</b> Add an extra layer of security to your accounts with check positive pay or ACH positive pay |



### LEARN MORE ABOUT NEEDHAM BANK CASH MANAGEMENT SERVICES

To learn more about Cash Management Services with Needham Bank, please visit [NeedhamBank.com/Cash-Management](https://NeedhamBank.com/Cash-Management)

## COMMERCIAL LENDING

### Built for Business

We have grown our commercial banking capabilities and built a team that specializes in small business and middle market lending, structured finance, and commercial real estate deals of all sizes. We are fully equipped to assist your business in building for the future with competitive loan products and sophisticated cash management services.

- ▶ **Commercial Real Estate Loans:** expertise and advice for financing commercial properties
- ▶ **Small Business Loans:** for small independent businesses
- ▶ **Middle Market Lending Solutions:** for small to mid-sized companies
- ▶ **Structured Finance:** Our team has the experience and expertise to construct a wide range of solutions, from straightforward term loans to complex, multi-faceted financial packages



## BUSINESS CREDIT CARD

### NB Business Rewards Mastercard®

Get rewarded for spending on your business. With the NB Business Rewards Mastercard®, your purchases work for you.

### NB Business Rewards Mastercard® Key Features

- ▶ **Unlimited 1.5% Back in Rewards:** Redeem for cash or purchase gift cards or merchandise. Points never expire!
- ▶ **No Annual Fee**
- ▶ **No Foreign Transaction Costs**
- ▶ **Mastercard® Zero Liability:** Have peace-of-mind that Needham Bank and Mastercard won't hold you responsible for unauthorized transactions.
- ▶ **Low variable APR** (14.99% - 19.99%)\*



We're Here to Help.

Visit [NeedhamBank.com/Welcome](https://NeedhamBank.com/Welcome), scan the QR code, or call 877-487-2977.

\*\*\* Rate is tied to Prime and fluctuates.

**MORE INFORMATION COMING SOON**

BankProv Online & Mobile Banking users will receive a separate mailing in **late October** with instructions on how to log on for the first time and get started with Needham Bank Online & Mobile Banking.

**BUSINESS ONLINE & MOBILE BANKING**

From depositing checks and managing user entitlements to advanced cash management, the essential financial tools for all of your banking needs are available in one place with our business online and mobile banking platforms.

On **Monday, November 17, 2025**, Needham Bank Online & Mobile Banking will be available to all BankProv customers. To learn more and get started, visit **NeedhamBank.com/Welcome**.

**NB Business Online & Mobile Banking Features**

- ▶ Real-time deposit and loan account details and transaction history
- ▶ Administrative controls and user access permissions
- ▶ Manage multiple entities simultaneously
- ▶ Mobile deposit
- ▶ Wire transfers
- ▶ ACH transfers
- ▶ Business bill pay
- ▶ Positive pay
- ▶ Account reconciliation
- ▶ Integration with QuickBooks® via DirectConnect and WebConnect
- ▶ Stop payments
- ▶ eStatements



# Personal Banking

**MAKE FINANCIAL DECISIONS WITH CONFIDENCE.**

Needham Bank offers a full range of personal banking accounts and services including checking, savings, and loan accounts designed to help you build your future.

**PERSONAL CHECKING ACCOUNTS**

Needham Bank offers the following personal checking accounts. For more information please refer to the *Personal Account Agreement* section of the enclosed *Disclosure Booklet*.

**Checking Accounts**

	<b>Flex Checking Account</b>	<b>Premium Checking</b>
Account Benefits	<ul style="list-style-type: none"> <li>▶ Free checking, free ATMs worldwide through full ATM reimbursement, and credit score monitoring</li> <li>▶ Includes an interest bearing GoalGetter savings account and financial planning tools</li> </ul>	<ul style="list-style-type: none"> <li>▶ All the benefits of Flex Checking</li> <li>▶ Earns a higher interest rate on checking balances of \$20,000 and above</li> </ul>
Monthly Fee and Waiver Requirements	No Monthly Fees	\$25 - Waived with eStatements <b>AND:</b> <ul style="list-style-type: none"> <li>▶ \$50,000 minimum relationship balance monthly <b>OR</b></li> <li>▶ \$5,000 in total monthly direct deposits</li> </ul>



## PERSONAL SAVINGS, MONEY MARKET

Needham Bank offers the following personal savings accounts. For more information please refer to the *Personal Account Agreement* section of the enclosed *Disclosure Booklet*.

### Savings Accounts

	NB Statement Savings	GoalGetter Savings
Account Description	A straightforward savings account start with a low \$10 opening balance requirement	An exclusive high-yield savings account that lets you earn more and save on balances up to \$10,000
Requirements	No Monthly Fees or Requirements	Requires Flex Checking

### Money Market Accounts

	NB Money Market	Super Saver Money Market	Premium Money Market
Account Description	Flexible access to your money	Flexible account that earns a competitive rate of return	An exclusive account earning a leading rate of return
Requirements	No Monthly Fees	Requires Flex Checking	Requires Premium Checking to earn the higher rate of interest

## PERSONAL CDS AND IRAS

Achieve your long-term savings goals with a dependable return on your investment.

- Low minimum deposits
- Flexible product choices
- Competitive rates

**Note:** If you have a BankProv CD or IRA CD, your term will remain the same through its maturity date and then will change to Needham Bank terms upon renewal. Starting on **November 15**, your CD's interest calculation method will change to daily compounding.

Current Needham Bank rates are available at [NeedhamBank.com/deposit-rates](https://www.needhambank.com/deposit-rates), or over the phone at **781-444-2100**. Interest rates are subject to change at the discretion of Needham Bank.

## RESIDENTIAL AND CONSUMER LOANS

Needham Bank is here to help you build your dreams. We offer a number of consumer loans from residential mortgages, to home equity lines of credit, and personal loans.

### Consumer Loans

From new and used vehicles to debt consolidation, our consumer loans are designed to meet your needs with straightforward and transparent lending. Options include:

- Home Equity Lines of Credit
- Auto Loans
- Personal Loans
- Overdraft Lines of Credit
- Student Loans

### Residential Mortgages

Homeowners are the foundation of every community, and we are proud to support you as your bank. Whether you are buying, building, refinancing or remodeling a home, your dedicated lender will work with you from application to closing to ensure a smooth experience.

Available financing options include:

- Fixed-Rate Mortgages
- Adjustable-Rate Mortgages
- Construction-to-Permanent Mortgages
- MassHousing Loans
- First-Time Home Buyer Programs
- Portfolio Loans
- NB WealthBuilder Mortgage



### MANAGE YOUR CREDIT CARD IN THE MOBILE APP

You can access My Cards through the Needham Bank Mobile app on your Apple® or Android® device starting on **November 17**.



### CREDIT CARD

Get rewarded for spending on yourself! Enjoy financial freedom and flexibility while pursuing your goals and dreams.

### Unlimited Cash Back Rewards Mastercard®

Shop smart, earn more with our cash back rewards personal credit card. Features of the Unlimited Cash Bank Rewards Mastercard® include:

- ▶ **A Cash Back Bonus:** Earn \$200 cash back when you spend \$2,000 in the first 90 days of opening your Unlimited Cash Back Rewards credit card\*
- ▶ **A Low Introductory Rate:** 0% introductory APR\*\* for 12 months on purchases and balance transfers
- ▶ **Cash Back Rewards:** Earn unlimited 1.5% cash back rewards on all credit card purchases
- ▶ **No Annual Fee:** You never have to pay an annual fee with Unlimited Cash Back Rewards

\* Earn \$200 cash back when you spend \$2,000 in qualifying purchases within the first 90 days of opening the account. Excludes balance transfers and cash advances. Eligible bonuses will be awarded after the qualifying period. Promotional offer will end December 31, 2025.

\*\* 0% introductory Annual Percentage Rate (APR) for 12 months from date of account opening. After that, APR will be 18.00% for purchases, balance transfers, and cash advances.

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### PERSONAL ONLINE & MOBILE BANKING

Bank how you want, when you want, wherever you are in the world. Needham Bank's online, mobile, & telephone banking technologies make remote banking easy. On **Monday, November 17, 2025**, Needham Bank Online & Mobile Banking will be available to all BankProv customers. To learn more and get started, visit **NeedhamBank.com/Welcome**.

### NB Online & Mobile Banking Features

Access all of your finances in one easy-to-use portal. Our incredibly powerful online and mobile banking platform brings convenient financial control directly to you with features like:

- ▶ Real-time account details & transaction history
- ▶ Mobile deposit
- ▶ Account to account transfers
- ▶ Bill pay
- ▶ Send and receive money with Zelle®
- ▶ NB Cash Back Rewards
- ▶ Custom account & activity alerts
- ▶ Debit & credit card controls
- ▶ Needham Bank loan payments
- ▶ eStatements

### MORE INFORMATION COMING SOON

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# Community Commitment

**BUILDING STRONG COMMUNITIES.**

Needham Bank and BankProv both maintain longstanding commitments to the communities we serve. The focus and dedication of both Foundations will not change and as one bank, we will continue to serve and support our communities.

## Charitable Giving

Needham Bank and our Charitable Foundation work together to ensure equitable support of the non-profit organizations serving our communities. Our giving focuses on four core areas:

- ▶ Affordable Housing
- ▶ Arts & Education
- ▶ Health & Human Services
- ▶ Community Development

Within these four areas, we take special interest in organizations that are improving social justice and helping underserved populations in our assessment area.

If you represent a non-profit organization and would like to request funding from Needham Bank or our Foundation, please visit **[NeedhamBank.com/Community](https://NeedhamBank.com/Community)** to learn more and request support. Additionally, you may email us at **[CharitableGiving@NeedhamBank.com](mailto:CharitableGiving@NeedhamBank.com)**.

## Volunteerism

Giving back goes beyond financial support. Our employees share our community-focused values and are eager to support our partners through volunteer work. In 2024 our team packed hundreds of meals for distribution by local food pantries, provided clothing and hygiene supplies to underserved populations, served on non-profit boards, and volunteered at events raising money for our partners.

## Financial Wellness

It's never too early to start learning about financial wellness and developing good money habits. We work with non-profits and schools to support financial education efforts with workshops tailored to your group's specific needs.

## CHARITABLE HIGHLIGHTS FOR THE FIRST HALF OF 2025

**\$971,000**

Donated to Local  
Non-Profits

**220**

Organizations Supported  
Through Foundation Grants,  
Bank Sponsorships  
and Donations

**1,200+**

Volunteer Hours by  
Needham Bankers





# We're With You Every Step of the Way

## NEW BANKPROV BRANCH HOURS

**Effective November 17, 2025, all BankProv branches will open as Needham Bank with the following branch and drive-up hours:**

Monday - Wednesday: 8:30 a.m. - 4:30 p.m.

Thursday - Friday: 8:30 a.m. - 5:00 p.m.

Saturday: 8:30 a.m. - 12:00 p.m.

## CUSTOMER CARE CENTER HOURS

Monday - Friday: 7:00 a.m. - 7:00 p.m.

Saturday: 8:00 a.m. - 3:00 p.m.

## BRANCH LOCATIONS

### FORMER BANKPROV BRANCHES

#### Amesbury

5 Market Street  
Amesbury, MA 01913

#### Rt. 110, Amesbury

1 Haverhill Road  
Amesbury, MA 01913

#### Bedford

115 South River Road  
Bedford, NH 03110

#### Exeter

95 Portsmouth Avenue  
Exeter, NH 03833

#### Newburyport

66 Storey Avenue  
Newburyport, MA 01950

#### Portsmouth

25 Maplewood Avenue  
Portsmouth, NH 03801

#### Seabrook

1 Provident Way  
Seabrook, NH 03874

## BEGINNING NOVEMBER 17, 2025 YOU WILL HAVE ACCESS TO THESE ADDITIONAL NEEDHAM BANK BRANCHES

#### Ashland

41 Front Street  
Ashland, MA 01721

#### Dedham

326 Washington Street  
Dedham, MA 02026

#### Dover

60 Centre Street  
Dover, MA 02030

#### Medfield

520 Main Street  
Medfield, MA 02052

#### Medford

270 Mystic Avenue  
Medford, MA 02155

#### Millis

857 Main Street  
Millis, MA 02054

#### Mission Hill

1457 Tremont Street  
Mission Hill, MA 02120

#### Natick

17 West Central Street  
Natick, MA 01760

#### Needham

1063 Great Plain Avenue  
Needham, MA 02492

#### Wellesley

458 Washington Street  
Wellesley, MA 02482

#### Westwood

341 Washington Street  
Westwood, MA 02090