



NEWBURYPORT BANK PRODUCTS & SERVICES

DEPOSIT PRODUCTS	TREASURY MANAGEMENT SERVICES	OTHER PRODUCTS & SERVICES
<p>NOW Checking - Active, not offered Basic Banking - Free Personal Checking* Rewards Checking Student Checking 18/65 Lifeline Holiday Club Harbor Money Market Premier Money Market (Back pocket offer-will be sunset) Money Market Basic Banking - Statement Savings* Certificates of Deposit Private Client Group Money Market (will be sunset) Traditional IRA Roth IRA SEP IRA Business Checking and Business Select Checking Business Money Market Accounts Commercial Checking Brokered Certificate of Deposit IOLTA Municipal NOW Accounts Municipal Checking Accounts Municipal Money Markets Nonprofit Checking Accounts Nonprofit Money Markets Nonprofit Savings Accounts</p> <p style="font-size: small; margin-top: 10px;">*Newburyport Bank listed on Basic Banking website</p>	<p>Account Reconciliation ACH Block ACH Origination Services ACH Filters Bill Pay Loan Payment Business Online Banking Electronic Data Information (EDI Reporting) Lock Box Service Mobile Check Deposit Money Management Positive Pay Remote Deposit Capture Sweep Activities Funds Transfer Wire Transfer Incoming Domestic & International Wire Transfer Outgoing Domestic & International</p>	<p>Account Reconciliation Assistance Consumer Bill Pay External Funds Transfer External Loan Payment Escrow Reporting eStatements Instant Issue Debit Cards Automatic Teller Machines (ATM) Interactive Teller Machines (ITM) Penny - Digital Assistant Drive-up accessibility Merchant Services Live Chat Mobile Check Deposit Money Orders/Cashier's Checks Online Deposit Account Opening Savings Made Simple Overdraft Savings Sweep Human Resource Services and Payroll Provider Safe Deposit Boxes SavvyMoney/Free Credit Score Telephone Banking Text Banking Automatic Transfers Website Accessibility & Information Digital Banking (Online/Mobile) Wire Transfer Incoming Domestic & International Wire Transfer Outgoing Domestic & International Zelle ® Coin & Currency Ordering Coin Counting Machines eFraud Prevention Platform Mobile Wallet Financial Literacy Website Tools Online Loan Application/Portal</p>
COMMERCIAL, BUSINESS BANKING & GOVERNMENT BANKING	MORTGAGE & HOME EQUITY LOANS	CONSUMER LOANS
<p>Commercial Construction Commercial Development Loans Commercial Lines of Credit Commercial Loans Commercial Real Estate Credit Cards -Business* Business Overdraft Line of Credit Municipal Lending Nonprofit Lending Participation Loans Business Banking Line of Credit Business Equipment Loans Business Banking Term Loan Business Vehicle Loans SBA Express Preferred Lender SBA 7A Loans SBA 504 Loans Letters of Credit</p> <p style="font-size: small; margin-top: 10px;">*Elan Financial Services is the creditor, issuer and servicer of all credit card programs</p>	<p>Bridge Loan Financing Construction to Permanent Financing Home Equity Lines of Credit Land Loans Fixed and Adjustable Rate Mortgage Loan Programs Manufactured Homes on owned land Medical and Dental Professionals Program First Time Home Buyer Education First Time Home Buyer Loan Program Affordable Housing Program 40 Year Amortization Mortgage FHLB Equity Builder Program FHLB Housing Our Workforce Program FHLB Lift Up Homeownership Program FHLB Permanent Buydown Program</p>	<p>Boat Loans Credit Builder Loan Credit Builder Credit Card* Credit Cards -Consumer* Cash Secured Loans Mass Save Heat Loans Overdraft Line of Credit Personal Unsecured Small Dollar Loans Vehicle Loans</p> <p style="font-size: small; margin-top: 10px;">*Elan Financial Services is the creditor, issuer and servicer of all credit card programs</p>