

## Frequently Asked Questions

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**Q: Who are Hometown Financial Group and Abington Bank?**

**A:** *Hometown Financial Group (HFG), a \$3.6 billion mutual holding company headquartered in Easthampton, Massachusetts, is the parent company of bankESB, bankHometown, and Abington Bank. HFG's family of banks offers a complete line of commercial, business, and consumer banking and lending products and services through its 33 branches located throughout Massachusetts and northeastern Connecticut.*

*Like Envision Bank, Abington Bank has a 100+ year heritage and shares a deep commitment to the communities it serves. Both organizations pride themselves on delivering the exceptional personal service of a community bank. Both organizations also believe that colleagues are critical to their success, which has contributed to them being respected employers with long-term loyal employees. In fact, HFG was named a Top Workplaces USA award winner for 2022 by Energage — recognition based solely on feedback from employees. Following the completion of the transaction, Envision Bank will become part of HFG, which will have consolidated assets of \$4.4 billion, a network of 38 full-service branches, and more than 600 employees.*

**Q: What are some of the benefits of this strategic partnership?**

**A:** *As a customer, you will benefit from:*

- **More banking locations with 11 full-service branches** in eastern Massachusetts across the South Shore and South Coast.
- **The convenience of 16 bank-owned ATMs** and access to **more than 55,000 surcharge-free SUM® and Allpoint® Network ATMs** worldwide.
- **Smart banking technology** like Online Banking and a Mobile Banking app with Mobile Deposit, Mobile Payments through Apple Pay®, Google Pay™ and Samsung Pay™, instant-issue Debit Visa® Cards, access to send and receive money with Zelle®, and more.
- A comprehensive suite of **Cash Management solutions** to help businesses manage payments, collections, and cash flow, including Online and Mobile Banking, remote deposit capture, online ACH and wire origination, and much more.
- **Increased commercial lending capacity**, up to \$40 million per qualified business client, and the ability to leverage the total lending capacity of \$100 million of the combined HFG family of banks.
- A wide range of **flexible mortgage programs**, capabilities, and expertise.
- A commitment to helping you **unlock your potential for a brighter financial future**—for yourself, your family, and your business.

## Frequently Asked Questions (continued)

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**Q: Under what name will the combined bank operate?**

**A:** *As part of this agreement, Abington Bank and Envision Bank will be merged into one community bank, with HFG as its parent company. In the coming weeks, HFG will undertake a process to assess and determine what the combined bank's name and brand will be; this will be announced at a later date. Our branches will retain the same friendly, knowledgeable colleagues that serve you today.*

**Q: When will the merger be completed?**

**A:** *The merger is subject to approval by banking regulators and shareholders of Envision Bank as well as the incorporators of HFG. We anticipate that the merger will be complete in the last quarter of 2022.*

**Q: Will any branches close?**

**A:** *HFG will be evaluating the combined branch network in the coming months to determine which, if any, branches or offices will be closed. Few branch closings are expected as we have only one community with branches in close proximity to each other.*

**Q: Will my account numbers or debit card number change?**

**A:** *We will be working with Abington Bank to compare account numbers and determine if any need to change. Once the merger is approved, you will receive additional communication from Abington about your accounts, account numbers, and when you can expect a new debit card and replacement checks.*

**Q: Does Abington Bank offer the same deposit insurance as Envision Bank?**

**A:** *Abington Bank is strong, secure, and a safe place for deposits. All deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 and all deposits above the FDIC insurance amount are insured by the Depositors Insurance Fund (DIF) — the same coverage currently afforded to Envision Bank customers. The combination of FDIC and DIF insurance provides customers with full deposit insurance on all their deposit accounts. No depositor has ever lost a penny in a bank insured by both the FDIC and the DIF.*

**Q: Is Abington Bank a member of the SUM<sup>®</sup> ATM program?**

**A:** *Yes, Abington Bank is a partner of both the SUM<sup>®</sup> and Allpoint<sup>®</sup> ATM Networks, which provide customers with access to surcharge-free ATMs. Allpoint Network ATMs are in 55,000 retail locations around the world, including more than 40,000 in the U.S. at popular retailers including Target, Costco, CVS, Rite Aid, Speedway, and more. To locate ATMs that participate in the Allpoint ATM Network, simply visit AllpointNetwork.com or download the Allpoint App (available for iPhone and Android phones).*