

WELCOME
WE LOOK FORWARD TO BUILDING
A RELATIONSHIP WITH YOU.

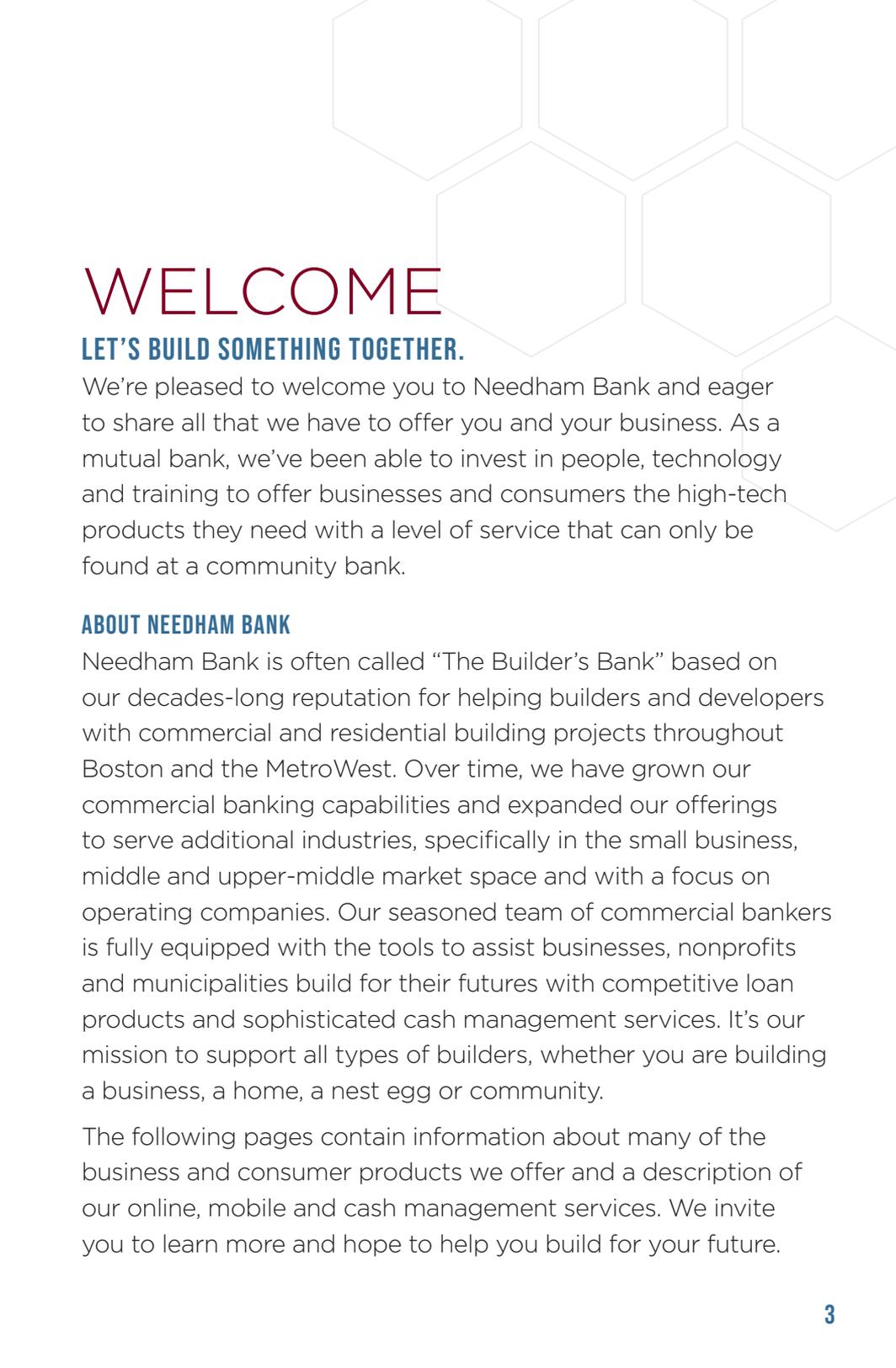


NB NeedhamBankSM
Build something.



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WELCOME

LET'S BUILD SOMETHING TOGETHER.

We're pleased to welcome you to Needham Bank and eager to share all that we have to offer you and your business. As a mutual bank, we've been able to invest in people, technology and training to offer businesses and consumers the high-tech products they need with a level of service that can only be found at a community bank.

ABOUT NEEDHAM BANK

Needham Bank is often called "The Builder's Bank" based on our decades-long reputation for helping builders and developers with commercial and residential building projects throughout Boston and the MetroWest. Over time, we have grown our commercial banking capabilities and expanded our offerings to serve additional industries, specifically in the small business, middle and upper-middle market space and with a focus on operating companies. Our seasoned team of commercial bankers is fully equipped with the tools to assist businesses, nonprofits and municipalities build for their futures with competitive loan products and sophisticated cash management services. It's our mission to support all types of builders, whether you are building a business, a home, a nest egg or community.

The following pages contain information about many of the business and consumer products we offer and a description of our online, mobile and cash management services. We invite you to learn more and hope to help you build for your future.



BUSINESS BANKING

FULL-SERVICE BUSINESS BANKING.

We are ready to support your business with business checking, business savings and a suite of cash management services to save you time and money.

Business Checking

To most banks, a business checking account is just another fee-driven revenue stream. At Needham Bank, we see things a bit differently. We see a business checking account as a key part of your business's financial picture and operations. We believe it should be an integral financial tool that powerfully scales with the needs of your business.

And we also believe business checking accounts should be easy to understand. Therefore, we have two market-leading account options: NB Business Checking and NB Corporate Checking. Both accounts carry no minimum balance requirements and come with the best in online and mobile banking.

NB BUSINESS CHECKING

Your NB Business Checking account provides high-quality services and capabilities perfect for your small to mid-size business or nonprofit.

NB CORPORATE CHECKING

NB Corporate Checking offers advanced cash management services, and is a true workhorse solution, perfect for middle-market businesses and municipalities.

Business Savings

Save smarter and better for your business by partnering with Needham Bank. You'll be paired with one expert who will get to know the needs and goals of your business and a consistent point of contact who will deliver personal banking service at a moment's notice to support your success.

NB BUSINESS MONEY MARKET

Make your savings grow while keeping your funds liquid with our higher interest rates. NB Business Money Market is designed for businesses of all sizes.

NB BUSINESS CDS

Make your working capital work harder for you and earn a higher rate of interest than standard savings accounts.

SIMPLIFIED EMPLOYEE PENSION (SEP) IRAS

If you own your own business, plan for your employees' retirement by growing tax-deductible contributions with long-term security and convenience.

LEARN MORE

- To learn more about the services we offer our business clients, visit [NeedhamBank.com/Business/Commercial-Banking](https://www.needhambank.com/Business/Commercial-Banking).

COMMERCIAL BANKING

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

With a commercial real estate loan portfolio of just under \$1 billion, it's safe to say that Needham Bank is an expert at financing commercial properties. When it's time to purchase or refinance any type of investment property, including office buildings, industrial properties, apartment buildings or mixed-use properties, our experts are here to help.

PURCHASE OR REFINANCE YOUR INVESTMENT PROPERTY

Whether you're in an office building, industrial property, apartment building or mixed-use property, we can leverage our financing expertise to help you.

PROMPT SITE INSPECTIONS AND FUNDS DISBURSEMENT

We know speed and quality matter in your business. Our Credit Committee meets at least twice a week and our Security Committee meets daily, so your needs will be met quickly and with great expertise.

COMMERCIAL REAL ESTATE HIGHLIGHTS

- Consistent loan officer as a single point of contact
- Flexible options
- Competitive rates
- Rapid site inspections
- Funds disbursed promptly

Small Business

Our Small Business Lending group helps provide business loans to small independent businesses whose sales range from \$100,000 to \$10 million. For business loan requests of up to \$5 million, we can offer you a Small Business Administration (SBA) Guaranteed Loan or a Massachusetts Capital Access Program (CAP) Loan. As an experienced SBA lender, we want to give you the opportunity to start a business that you might not be able to self-fund or to continue to grow your small business.



Middle Market

Our skilled Middle Market Lending team provides financing solutions for small to mid-size companies and corporations in southeast New England with revenue between \$5 million and \$75 million. We serve operating companies such as manufacturers, distributors, importers, exporters, medical practices, CPA firms and law firms. We offer middle market business loans and lines of credit to fund general operations, expansion, sales growth, new product development and working capital.

Structured Finance

Our Structured Finance team provides personalized financing solutions for companies headquartered in Massachusetts, with special focus on the Eastern Massachusetts communities, and select Rhode Island and New Hampshire companies. If your corporation requires more than \$10 million in commercial loan products other than investment real estate, we have business loan products that can provide a number of options for creative corporate lending. We seek to partner with company owners, management teams, and private equity sponsors to craft personalized solutions to fit your company's goals and future needs. Our lending includes sponsored and direct-to-company transactions, family-owned and privately held businesses, and publicly traded companies.

We understand that a one-size fits all approach doesn't work for our customers. Our lenders have a diverse knowledge base with experience in crafting unique solutions to help with financing growth, acquisitions, and the recapitalization of balance sheets.



NB BUSINESS ONLINE & MOBILE BANKING

BANK WHEN AND WHERE IT'S MOST CONVENIENT FOR YOU.

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 banking platform.

Powerfully efficient and feature-rich, NB Business Online and Mobile Banking scale with the needs of your business. We're constantly improving our online and mobile features and user experience so you can bank how you want, when you want.

Customizable Online and Mobile Platforms

We take the time to understand the nuances and intricacies of your business so that we can tailor your digital banking services to meet your specific needs.

NB BUSINESS MOBILE APP

Access and manage your accounts on the go. NB Business Mobile is available for your iPhone®, iPad® or Android™ on the Apple App Store® and Google Play™.

CUSTOMIZED E-BANKING PLATFORM

Your financial tools are designed to operate the way you want them to. Our platform allows you to add or delete services as your business's needs change.

ONLINE BANKING FEATURES

Manage your business finances with complete control from our mobile and online platforms. Our capabilities include:

- Real-Time Deposit and Loan Account Details and Transaction History
- Administrative Controls and User Access Permissions
- Manage Multiple Entities Simultaneously
- Remote Deposit Capture
- Wire Transfers
- ACH Transfers
- Business Bill Pay
- Positive Pay
- Account Reconciliation
- Integration with QuickBooks® via DirectConnect and WebConnect
- Stop Payments
- E-Statements
- And More!

We also offer a Business Mobile Banking app, giving you the flexibility to manage your business banking on the go. With features like mobile check deposit, wire approvals and more, you can spend your valuable time focused on your business.

NEED THE APP?





CASH MANAGEMENT

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. That's why we take the time to get to know your company's unique cash management needs. We can build a solution that is efficient, secure and affordable.

Cash Management Specialists

Our cash management specialists get to know your business personally and can support your cash management needs. That means someone who will get to know you and your company and is available and reachable when you have questions.

Cash Flow Management

DEPOSIT AND SHORT-TERM INVESTMENT ACCOUNTS

These accounts are designed to help you improve your cash flow and manage your finances more effectively. Needham Bank offers Business Checking, Business Savings and Business Money Market accounts, as well as Certificates of Deposit with a variety of rates and terms.

ZERO BALANCE AND TARGET BALANCE SWEEP ACCOUNTS

With our Zero Balance Accounts, balances may be swept into or out of subsidiary accounts as needed. Our Target Balance Sweep Account is similar and automatically sweeps money, based on thresholds you set, to and from other accounts.

This allows businesses to avoid balancing accounts daily, as funds will be automatically moved as needed between all linked accounts.

ACCOUNT ANALYSIS

Account Analysis is the perfect complement for our customers who need cash management services. We'll help you align products and services that make sense for you. With our competitive earnings credit, you may lower or completely offset your cash management fees.

Collections/Receivables

AUTOMATED CLEARING HOUSE (ACH) ORIGATION

Automated Clearing House Origination allows you to move funds electronically through the ACH network. Businesses of any size can use this service to directly deposit or withdraw funds from their customers' accounts at any financial institution.

WHOLESALE AND RETAIL LOCKBOX

Lockbox services allow you to have your incoming checks sent to a P.O. mailbox and then have a third party handle the processing on behalf of your business. Our wholesale lockbox solution is intended for clients who want to get their money into the bank faster, reduce the time needed to process their receivables, and automate their receivables process. Retail lockboxes are intended for use by clients with high-volume receivables with standardized, encoded payment coupons.

MERCHANT SERVICES

Accept credit and debit cards securely and conveniently, with lower processing costs and improved efficiency through merchant services.

REMOTE CHECK DEPOSIT

No time to get to the bank? Remote Check Deposit allows you to deposit checks from your business using a scanner or mobile device.

Disbursements/Payables

We offer online bill payment, wire transfer services (both domestic and foreign) and ACH transfers to facilitate payments to your suppliers, vendors and creditors.

WIRE TRANSFERS

Wire transfers provide a fast, easy method to keep your financial operations running smoothly. Wire transfer services allow you to pay vendors or send money both domestically and internationally through the wire networks.

ACCOUNT RECONCILIATION

Our account reconciliation service can be used along with our Positive Pay system to create quick printouts showing outstanding and cleared checks. The account reconciliation service reviews your issued check file and all cleared checks during a specified time frame, which then allows you to print a list of cleared and outstanding check items.

Fraud Prevention

POSITIVE PAY

Our Positive Pay service is an easy way to add an extra layer of security to your account. Positive Pay matches information from each check against a list of checks authorized and issued by your company.

ACH POSITIVE PAY

ACH Positive Pay helps you manage ACH debits and credits through filters and blocks. This fraud prevention program allows you to determine the electronic payments you have previously authorized to clear, and the items you have not authorized are listed for further review.

FLEXIBLE USER PROFILES AND CONTROLS

This service allows you to give permissions to and restrict certain access by user and by account so you can control which employees can perform various functions or access information on your company's accounts.



DirectConnect for Quicken® and QuickBooks®

We offer DirectConnect for Quicken and QuickBooks so you can import information directly from your business's online banking history. This service is great for businesses that like to use external systems for account reconciliation.

LEARN MORE

- To learn more about our cash management services, visit [NeedhamBank.com/Business/Cash-Management](https://www.needhambank.com/Business/Cash-Management).



PERSONAL BANKING & LOANS

ACHIEVE ALL YOUR BANKING AND FINANCING GOALS.

Achieve all your banking and financing goals at Needham Bank. Whether you need to open a checking or savings account, fund a personal milestone or residential project, or take steps to improve your financial health, our experts are here to help.

NB Personal Checking

Managing your money shouldn't include a bunch of rules and extra fees. At Needham Bank, we built the best checking account around with great features to make your life simple. With NB Checking, you don't have to worry about monthly fees - plus, you'll get big bank technology, exceptional service, and you'll earn interest without any minimum balance requirements. With NB Checking, you'll get:

- Free ATMs Worldwide with Full ATM Reimbursement
- No Monthly Fees
- NB Debit Mastercard
- Cash Back Rewards
- Personal Finance Manager that Allows You to Track Spending and Set Budgets So You Can Reach Your Financial Goals

LEARN MORE

- To learn more about the services we offer our personal banking clients, visit [NeedhamBank.com/Personal](https://www.needhambank.com/Personal).

Personal Savings

Needham Bank offers easy ways to save, with great rates and no fees on deposit accounts regardless of balance. We've designed our accounts to be flexible and rewarding for clients of any deposit level. We offer:

- Statement Savings
- Money Market Accounts with Tiered Interest Rates
- Certificates of Deposit (CDs)
- Individual Retirement Accounts (IRAs)

Residential and Consumer Loans

CONSUMER LOANS

We offer a variety of consumer loans to help with everything from a new or used vehicle to debt consolidation. With straightforward and transparent lending, you'll have funding for what's most important to you. We offer:

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

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. We offer the following financing options:

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

We're constantly improving Online and Mobile Banking to be more efficient and feature-rich so you can bank how you want, when you want.

NB PERSONAL ONLINE & MOBILE BANKING

BANK HOW YOU WANT, WHEN YOU WANT.

Wherever you are in the world, access all your finances with our powerful and easy-to-use NB Online & Mobile Banking platforms. Our platforms offer:

Top-Rated Online & Mobile Banking

Our NB Online & Mobile Banking platforms make it easy to deposit funds, move money and pay bills without stepping foot into a branch.

Track Spending and Set Savings Goals

Easily set up budgets, link outside accounts and manage your spending using NB Money Management in our online and mobile banking platforms.

Full Debit Card Control

With the NB My Cards app, you can set your purchase limits, receive alerts and push notifications, and turn your debit card on and off instantly in the event it's lost or stolen.



NB Online & Mobile Banking Also Offers:

- Biometric Login and Touch ID®
- Apple Watch® and Android Wear®
- Bill Pay
- Account to Account Transfers
- Cash Back Rewards
- Secure Messaging
- Mobile Deposit
- Money Movement with Zelle®

NEED THE APP?



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SPECIALIZED BANKING TEAM

FAMILIAR FACES IN A FAMILIAR LOCATION.

Needham Bank has been building relationships with our communities for 130 years and we know how important having a trusted partner is to the success of your business. That's why we've hired the same team that served you at Eastern Bank and formerly Century Bank, ensuring that your relationships with your trusted banking partners remain intact.

We're also subletting the office located at 400 Mystic Avenue in Medford so you can continue to take care of your in-person transactions in a familiar location.

LEARN MORE

- To learn more about the services we offer our business clients, visit [NeedhamBank.com/Business/Commercial-Banking](https://www.needhambank.com/Business/Commercial-Banking).



Key Contacts

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Branch Manager

Business Banking Center

Email: J.Norris@EasternBank.com

Phone: 781-393-4154

Specialized Banking Center

MEDFORD

400 Mystic Avenue

Medford, MA 02155

LOCATIONS

VISIT ANY OF OUR CONVENIENT BRANCHES OR ATMS

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

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

ATMS ONLY

Needham

Beth Israel Deaconess
148 Chestnut Street
Needham, MA 02492

Westwood

Fox Hill Village
10 Longwood Drive
Westwood, MA 02090

SPECIALIZED BANKING CENTER

Medford

400 Mystic Avenue
Medford, MA 02155