If your current Pittsfield Coop Account is:	Your new Trailmark Bank account will be:	Effective **December 7, 2026,** the following changes will apply:	
Municipal Commercial Savings	**Municipal Premium Savings**	• Minimum to open account decreases to $50 from $100 • Minimum balance to earn interest increases to $10 from $0 • Monthly Service Fee decreases to $0 from $7.50	• Transaction limits change to no transaction limitations from 20 free deposits, with a charge of $0.65 thereafter, 100 free bulk items with a charge of $0.10 thereafter, 40 free checks with a charge of $0.25 thereafter per statement cycle
Municipal Tiered Rate Checking	**Municipal Elite Checking**	• Minimum to open to open account decreases to $0.01 from $100 • Minimum balance to earn interest decreases to $0.01 from $100,000 average daily balance • Monthly Service Fee decreases to $0 from $35 if balance requirement is not met	

** The definition of a non-bank transaction includes a negotiated check or an electronic funds transfer including ACH, Bill Pay, External Online Banking Transfers from ACB to another Financial Institution, IAT electronic check or withdrawal, domestic or international wire withdrawal, external withdrawal, instant payment withdrawal or POS withdrawals initiated to draw from the account per statement cycle. Interest rate is tiered (see rate sheet).*

^ Items include deposit transactions, each check deposited, and each check paid. Checks drawn on Trailmark Bank generally are not counted towards the item limit when deposited at a Trailmark Bank branch. However, if a Trailmark Bank check is deposited through Remote Deposit Capture (RDC), Mobile Deposit, an ATM or ITM, or is processed through alternative collection methods due to operational circumstances, it may be counted toward the account's item limit.

*† Interest rate set to the Leadership Bank interest rate published on **maiolta.org**.*

***Notes regarding interest-bearing accounts:** Your interest rate and annual percentage yield may change. At our discretion we may change the interest rate on your account at any time. Interest begins to accrue on the business day you deposit non-cash items (for example checks).*

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Trailmark Bank

Important changes to your account(s)

Effective December 7, 2026

Effective **December 7, 2026**, your Pittsfield Cooperative Bank account(s) will transition to Trailmark Bank. At this time Trailmark Bank's Personal or Business Deposit Account Terms and Conditions will replace your current account agreement with Pittsfield Cooperative Bank. The following highlights important changes to your account(s), account names, and account agreement as Pittsfield Cooperative Bank becomes Trailmark Bank.

Personal Accounts

Please refer to the enclosed *Account Summary* to see how your current Pittsfield Cooperative Bank accounts will transition.

If your current Pittsfield Coop Account is:	Your new Trailmark Bank account will be:	Effective **December 7, 2026,** the following changes will apply:	
Simple Checking or Easy Checking	**Free Checking**	• Minimum to open decreases to $10 from $25 • Monthly service charge decreases to $0 from $8	• Paper statement fee decreases to $0 from $3.50 • Qualifies for 18/65 benefits • ATM surcharge rebate discontinued
NIBA Checking *(25 years & older)*	**Free Checking**	• Minimum to open decreasing to $10 from $25 • Qualifies for 18/65 benefits	• Paper statement fee decreases to $0 from $3.50
NIBA Checking *(under 25 years of age)*	**Student Checking**	• $10 minimum to open • No monthly service charge • Paper statement fee decreases to $0 from $3.50	• Reduced overdraft/insufficient funds charges of $5 • Age eligibility increases to under 25 from under 18
Interest Checking	**Cashback Checking**	• Minimum to open increases to $50 from $0 • $1,000 in monthly direct deposits and eStatement enrollment to qualify for cash back benefits • Interest on account changes from tiered interest earned to 0.00% *(if conditions were met)* • ATM surcharge rebate discontinued	• No minimum balance requirements • Monthly service charges will decrease to $0 from $15 *(if conditions were not met)* • Earn up to $20 cash back for using Debit Card per statement cycle *(when qualifications are met)* • Paper statement fee decreases to $0 from $3.50
Relationship Checking	**Premier Checking**	• Minimum to open increases to $50 from $0 • Monthly service charge decreases to $20 from $25 *(if average balance falls below $7,500, and conditions are not met)*	• Interest changes to a fixed rate of 0.05% from tiered rate *(if conditions are met)* • 0.25% bump-up on all CD terms • Premier Money Market available • ATM surcharge rebate discontinued

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If your current Pittsfield Coop Account is:	Your new Trailmark Bank account will be:	Effective **December 7, 2026,** the following changes will apply:	
Statement Savings	**Everyday Savings**	• Interest will increase to 0.10% from 0.05% • Interest begins to accrue on the day of the deposit rather than the next business day for non-cash deposits	
Tiered Savings	**Student Savings**	• Minimum to open decreasing to $10 from $100 • Interest rate will be compounded daily, credited monthly using the daily balance method rather than compounded continuously, credited monthly using the average daily balance method • Interest will be a flat interest rate of 0.10% from a tiered interest rate	
Children's Savings	**Student Savings**	• Minimum to open increases to $10 from $5 • Interest rate increases to 0.10% from 0.05% • Age eligibility increases to under 25 from under 18	
Certificates of Deposit or **IRA Certificate of Deposit**	**Statement Certificate** or **Retirement Savings**	**Your CD rate or terms will not change until maturity** • Your current CD will automatically renew at maturity unless we are instructed by you • Notification will be sent to you prior to the maturity of your account • You will have a grace period after maturity to renew the CD or withdraw the funds without penalty • Minimum to open increases to $1,000 from $500 • Minimum balance to obtain APY is reduced to $10 from $500	• Grace period increases to 15 days from 10 days • Interest will accrue on first day of deposit instead of second business day after deposit • No additional deposits prior to maturity • Restrictions and conditions regarding withdrawal of interest • Fixed Terms – Short Term and Long Term CD available Traditional and Roth IRA's available
Consumer Money Market	**Personal Money Market**	• Minimum to open account decreases to $50 from $100 • Minimum balance to accrue interest decreases to $10 from $2,500 • Minimum balance fee decreases to $0 from $3	• Excessive transaction fee of $10 will be charged after the 3rd non-bank transaction per statement cycle for each additional debit transaction*
Consumer High Action Money Market	**High Yield Savings**	• Minimum to open account decreases to $1,000 from $5,000 • Minimum balance to earn interest changes to $10 from a daily minimum balance of $5,000 in account **plus** relationship of $25,000 between all accounts	• Interest rate changes to a tiered rate – balance of $1,000 or more, APY of 3.25% from an APY of 3.50% *(If conditions are met)* • Excess Transaction Fee: Up to three (3) external withdrawals per statement cycle may post to your account without charge. Each additional external withdrawal during the same cycle will incur a $3 fee. This fee will be cumulative and listed as "Excess Transaction Fee" on the final day of the statement cycle.**

* *The definition of a non-bank transaction includes a negotiated check or an electronic funds transfer including ACH, Bill Pay, External Online Banking Transfers from ACB to another Financial Institution, IAT electronic check or withdrawal, domestic or international wire withdrawal, external withdrawal, instant payment withdrawal or POS withdrawals initiated to draw from the account per statement cycle. Interest rate is tiered (***see rate sheet***)*

** *External withdrawals include ACH external withdrawals and online banking outgoing external transfers.*

Notes regarding interest-bearing accounts: *Your interest rate and annual percentage yield may change. At our discretion we may change the interest rate on your account at any time. Interest begins to accrue on the business day you deposit non-cash items (for example checks).*

Business Accounts

Please refer to the enclosed *Account Summary* to see how your current Pittsfield Cooperative Bank accounts will transition.

If your current Pittsfield Coop Account is:	Your new Trailmark Bank account will be:	Effective **December 7, 2026,** the following changes will apply:	
Small Business Checking	**Business Checking**	• Minimum balance to open increases to $50 from $0 • Free items per month decreases to 150 from 300, but no longer include transfers or ACH items^ • Charge for items in excess of 150 increase to $0.50 from $0.35^	
Commercial Checking	**Business Checking**	**Accounts with average daily balance of $29,999.99 or less:** • Minimum balance to open account decreases to $50 from $100 • **Free items change to** 150^	
Commercial Checking or **Commercial Investment Checking**	**Business Advantage Checking**	**Accounts with average daily balance of $30,000 or more:** • Minimum balance to open account decreases to $50 from $100 • **A change to** 300 free items^ • Maintenance fee of $20 based on relationship balance* **vs** $35 if average daily balance falls below $100,000 ** Relationship balance includes average daily deposit balances reported to the same TRO as the Business Advantage Checking Account of $25,000 or more*	
Cash Management	**Treasury Management Service**	• Services Offered: *(Monthly Fees are associated with these services – see separate Fee Schedule)* • ACH Origination • Lockbox Services • Online Wire Service	• Positive Pay • Remote Deposit Capture (RDC) • Treasury Management Bundle
IOLTA	**IOLTA Checking**	• Minimum to open remains at $100 • Interest paid on funds held increase to 3.00% *(as of October 1, 2026)* from 0.05%†	
Statement Savings or **Tiered Rate Savings** *(Business Accounts)*	**Business Savings**	• Tiered Rate Savings minimum to open account decreases to $10 from $100 – Statement Savings remains the same • Minimum balance to earn interest $10	• Interest rate changes to fixed rate from a tiered rate *(on a Tiered rate Statement Account)* • Fixed Interest rate of 0.10%
Money Market *(Business Accounts)*	**Business Money Market**	• Minimum to open account decreases to $50 from $100 • Minimum balance to earn interest decreases to $10 from $2,500 • Interest rate structure remains a tiered structure increasing from 3 tiers to 6 and to a range of 0.20% – 0.60% from 0.05% – 0.30% based on balance maintained	• Excessive transaction fee of $10 will be charged after the 3rd non-bank transaction per statement cycle for each additional debit transaction*
High Action Money Market *(Business Accounts)*	**Business Money Market (PCB)**	• Minimum to open account decreases to $50 from $5,000 • Minimum balance to earn interest changes to $10 from a daily minimum balance of $5,000 in account **plus** relationship of $25,000 between all accounts • No change to the interest rate	

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