



**BSB/EBSB Merger
Frequently Asked Questions
January 22, 2010**

In general, the former EBSB branches will operate just as they did prior to the Jan 1, 2010 merger. Most changes will occur along with the data processing conversion on May 7, 2010. Any changes to products, services, fees, etc will be communicated to customers in advance of the change.

Deposit Products

Will account numbers change?

Account numbers will not change prior to the data conversion. Any duplicate account numbers shared by the two banks will be identified as part of the conversion process and a course of action will be defined at that time. Customers who are affected by this will receive communication from BSB prior to any changes.

Will passbooks, forms, checks etc change?

Passbooks, forms, receipts, checks etc. with the EBSB name will continue to be used until the data conversion.

Can customers of the former EBSB branches make deposits at BSB branches (and vice versa)?

Until conversion in May we cannot take EBSB account deposits at BSB branches (and vice versa).

Can BSB customers cash on-us checks at EBSB branches (and vice versa)?

The former EBSB branches can cash checks drawn on BSB (and vice versa).

Can BSB customers cash checks drawn on banks other than BSB at the former EBSB branches (and vice versa)?

Until conversion in May BSB customers cannot cash these checks at the former EBSB branches (and vice versa).

Will anything change about ordering checks?

Check reorders will continue to be placed through the current EBSB vendor bearing the East Bridgewater Savings Bank name. Closer to the data conversion orders will be changed to reflect the Bridgewater Savings Bank name.

For how long will checks with EBSB's routing number be honored?

Checks with the EBSB ABA# will continue to be honored indefinitely after conversion so customers shouldn't be concerned that any checks they order will go to waste.

Do customers have to change anything about their direct deposits or automatic (ACH) payments and debits?

Direct deposits and automatic (ACH) payments and debits require no changes and will be converted automatically at conversion.

Will statements, fees, service charges, or products change?

Statement cycles, statement layouts, fees, service charges, product names, etc will not change until the data conversion. In advance of the data conversion, customers will be notified about any changes to their accounts, fees, disclosures, service charges, etc.

How are Certificate of Deposits and CD maturities affected?

CDs and rollovers continue as usual until the May 2010 conversion. BSB will honor all rates and terms of EBSB CDs.

ATM Cards

Will anything change about ordering or using ATM cards?

EBSB ATM cards will still have the EBSB name until close to the data conversion date. EBSB customers will get new cards in the mail at conversion.

Will EBSB card holders be charged to use BSB ATMs (and vice versa)?

Starting 1/20/2010, EBSB cardholders will not be charged foreign ATM fees or surcharges to use BSB ATMs (and vice versa).

Other Services

Will anything change with safe deposit boxes?

There is no immediate change to safe deposit boxes. Safe deposit box customers will be notified of any changes in rent or fees as part of their annual billing starting in May.

Can EBSB customers now sign up for Telephone Banking, Internet Banking, or Online Bill Payment?

Telephone Banking, Internet Banking, and Online Bill Payment will not be available to EBSB customers until the data conversion in May 2010.

Will anything change with night deposit?

Night deposit services will continue with no changes.

Insurance Coverage

How are customer deposits insured by the FDIC (Federal Deposit Insurance Corporation)?

Generally speaking, the FDIC provides a six month grace period after the date of the merger where it insures existing deposits separately. Coverage for Certificates of Deposit may differ depending on the maturity date. Customers should contact a branch for answers to specific questions about their deposit insurance coverage.

Will BSB continue to carry DIF (Depositors Insurance Fund) insurance on all its deposits?

Deposits at all 10 branches of BSB will be covered by DIF insurance above any applicable FDIC coverage.

Existing Loans

Will EBSB customers make their loan payments any differently?

Loans will continue to be supported and serviced through the former EBSB locations until the May 2010 conversion.

New Loans

Will the Consumer loan process change?

Consumer loans include New and Used Auto loans; Personal loans; and Passbook loans. For EB, Hanson, and Pembroke, these loans will continue to be processed in the same manner as they are today.

Will the Home Equity lending process change?

Starting 1/2/2010, new home equity loans and lines of credit will be processed and serviced on the BSB loan system. As such, customers must make their payments via mail to BSB or directly at a BSB branch and cannot make their payments at an EBSB branch.

Will the Residential mortgage process change?

Starting 1/2/2010, residential loans will be processed and closed in the BSB Residential Loan Department. Most residential loans are sold immediately after closing to other investors and payments from the customer are made directly to that investor.

Will the Commercial loan process change?

Starting 1/2/2010, new commercial will be processed and serviced on the BSB loan system. As such, customers must make their payments via mail to BSB or directly at a BSB branch and cannot make their payments at an EBSB branch.

Branch Operations

Will branch hours change?

Until further notice lobby and drive-up hours at EBSB branches will remain the same. Hours will be changed sometime in the next 30 days to standardize between all the branches.

Will phone numbers customers use to contact branches or employees be changing?

Phone numbers at EB, Hanson, and Pembroke will not change until a time closer to the data conversion in May. For the most part EBSB customers should continue to contact their same resources at the former EBSB locations.