March 8, 2011

Subject: Eastern OfficeConnect^{SM} Service

Dear:

We would like to welcome you to Eastern OfficeConnect^{SM}, Eastern Bank's Small Business online banking platform. As part of the transition from Wainwright Bank to Eastern Bank, all of your existing user information, accounts and functionality will be automatically converted to OfficeConnect. You will begin to use OfficeConnect on Monday, March 21st.

OfficeConnect provides secure access to all your account information and makes managing your business simpler. You will have access to useful features, such as:

- Balance reporting (same day and previous day)
- Images of paid checks in previous day reporting
- Booking transfers between Eastern Bank transactional accounts
- Making stop payments
- Viewing loan information
- Creating mobile alerts
- Wire Transfers (only if you are currently enrolled)
- Small Business Bill Payment (only if you are currently enrolled)

OfficeConnect also offers additional features that you may wish to take advantage of such as, tax payment and payroll transaction origination, and the ability to administer multiple users. For additional information on any of this new functionality as well as a comparison between OfficeConnect and Wainwright Bank Business Online Banking please refer to www.easternbank.com/welcome.

This package contains the following information you need to start using Eastern OfficeConnect:

- OfficeConnect Administrator Fact Sheet- please review this document for detailed information
- Customer-Level Login Security Information
- OfficeConnect Fee Schedule – No maintenance fees apply for March and April 2011
- OfficeConnect Online Agreement

Please review this information before you use OfficeConnect for the first time on March 21st.

For more information regarding Eastern OfficeConnect, or if you have any questions, please contact our Business Service Team at 1-800-333-8000. They are available Monday through Friday – 8:00 a.m. to 6:00 p.m. To review the OfficeConnect First-Time Login instructions, Q & A, or training information, visit our merger welcome page at www.easternbank.com/welcome.

Eastern OfficeConnect^{SM} Administrator Fact Sheet

Eastern OfficeConnect offers a unique role for business online banking – the **OfficeConnect Administrator**. The OfficeConnect Administrator will be the sole contact at your company for Eastern Bank. The Administrator will be responsible for the setup of any new users on the system as well as maintenance of any existing users currently setup on the OfficeConnect application. The addition of the Administrator gives you the flexibility to make changes anytime without delay. You have been established as the OfficeConnect Administrator based upon the level of access you had for Wainwright Bank Business Online Banking, or you were on file as the company contact.

OfficeConnect Login Credentials and Multi-Factor Authentication

OfficeConnect login credentials consist of four components – a **Customer ID**, **Customer password** (this ID and password is shared by all users within your company), **User ID** and **User password**. Your Customer ID and password are included within this package. It is your role as the Administrator to distribute this ID and password to each OfficeConnect user, though we recommend that you validate each User's access within OfficeConnect prior to distributing the Customer ID and password. In the event that the Customer password must be reset, only the OfficeConnect Administrator can request this from Eastern Bank.

In addition, the multi-factor authentication method used by OfficeConnect is called One-Time Passcode (OTP), which is a security code that is sent via text message to a mobile phone or communicated by phone call that is used every time you login. For additional information, visit our welcome page at www.easternbank.com/welcome to review the OfficeConnect First-Time Login instructions.

Users, Functionality and Account-Level Access

All Wainwright Bank Business Online Banking users will be converted to OfficeConnect based upon the functional access they had at Wainwright Bank, as well as account viewing capabilities. Your User ID will be the same as it was for Wainwright Bank Business Online Banking, however a temporary user password will be assigned to each user. Your User ID and temporary password will be mailed to you, the OfficeConnect Administrator, in a separate mailing. You will be responsible for distributing this information to each user. As the Administrator, you will use the Customer ID and password information contained in this letter to perform all your functions as you have in the past.

- **Functionality**

  All functionality that was available to your company for Wainwright Bank Business Online Banking will be automatically transitioned to OfficeConnect.

- **Accounts**

  All checking, savings, investment accounts and loans that are on Wainwright Bank Business Online Banking will be automatically transitioned to OfficeConnect.

- **Employee Permissions**

  All of your active employees were granted access to the same accounts and functions they were able to perform on Business Online Banking. However, any dollar limits or transaction approval requirements were **NOT** converted so you will need to login and review any specific thresholds you would like to establish for your users.

Eastern OfficeConnect^{SM}
Customer Security Information

OfficeConnect customer level login Information below:

Customer ID:
 Password:

Please Note: Passwords <u>are</u> case sensitive

Internet access Information:
Refer to the *OfficeConnect First Time Login Instructions* once you have received your User login information. To connect to OfficeConnect go to our home page at www.easternbank.com, click on **Login to Other Services**, and choose OfficeConnect from the drop down list.