

# Important Changes to your Accounts

**Effective: February 9, 2026**

Effective **February 9, 2026**, your Brookline Bank account(s) will transition to Beacon Bank. At this time Beacon Bank's Personal or Business Deposit Account Terms and Conditions will replace your current account agreement with Brookline Bank. The new Deposit Account Terms and Conditions, Common Features Fee Schedules, and Privacy Notice are part of the Beacon Bank Account Terms & Conditions booklet.

The following pages highlight important changes to your account(s) and account agreement as Brookline Bank becomes Beacon Bank.

## Personal Accounts

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

**Not all accounts are included in the table below. Accounts not included will also be subject to the applicable Personal or Business Common Feature Fee Schedule, but no other product features are changing.** Additional information can be found in the enclosed Beacon Bank Account Terms & Conditions booklet.

If your current Brookline Bank account is:	And your new Beacon Bank account will be:	Effective February 9, 2026, the following changes will apply:
AccessOne Checking	Free Checking	<ul style="list-style-type: none"> <li>• Name Change</li> </ul>
AccessPlus Checking	Checking Plus <sup>†</sup>	<ul style="list-style-type: none"> <li>• Name Change</li> <li>• The Monthly Maintenance Fee will be decreasing from \$16.50 to \$10</li> <li>• Minimum Balance to waive Maintenance Fee is changing from \$5,000 Combined Balance OR Direct Deposit to \$5,000 Combined Deposit Balance OR Direct Deposit (includes all personal deposits for Primary Owner only, will no longer include Mortgage and Home Equity (HE) balances)</li> <li>• This account will now earn interest</li> <li>• All non-Beacon Bank ATM inquiry and withdrawal fees incurred nationwide will be waived</li> </ul>
PremierAccess Checking	Premium Checking <sup>*</sup>	<ul style="list-style-type: none"> <li>• Name Change</li> <li>• The Monthly Maintenance Fee will be decreasing from \$35 to \$25</li> <li>• The Minimum Balance to waive Maintenance Fee will be decreasing from a \$35,000 Combined Balance to a \$25,000 Combined Deposit Balance (includes all personal deposits for Primary Owner only, will no longer include Mortgage and HE balances)</li> <li>• The Minimum Balance to Earn Interest will be decreasing from \$100 to \$1</li> <li>• Fees will no longer be waived: Research Fee, Copy Fee, Duplicate Statement Fee, Statement copy with image fee, Safe Deposit Box (Fees for the 3x5 box will be waived), and Outgoing Wire Fees</li> <li>• The account will be moving from a single tier interest structure to a multiple tier interest structure</li> </ul>

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## Personal Accounts *(continued)*

If your current Brookline Bank account is:	And your new Beacon Bank account will be:	Effective February 9, 2026, the following changes will apply:
18/65 Savings	18/65 Savings <sup>†</sup>	<ul style="list-style-type: none"> <li>The Minimum Balance to Earn Interest will decrease from \$100 to \$10</li> <li>Excessive Transaction Fee will be waived</li> </ul>
Statement Savings	Personal Savings <sup>†</sup>	<ul style="list-style-type: none"> <li><b>Name Change</b></li> <li><b>The Monthly Maintenance Fee will increase from \$3 to \$5</b></li> <li>The Minimum Balance to Earn Interest will decrease from \$100 to \$10</li> </ul>
High Yield Savings	High Yield Savings <sup>*</sup>	<ul style="list-style-type: none"> <li>No Monthly Maintenance Fee</li> <li>The Monthly Maintenance Fee will be reduced from \$3 to \$0</li> <li>The Minimum Balance to Earn Interest will decrease from \$100 to \$10</li> </ul>
Access Savings	Relationship Savings <sup>†</sup>	<ul style="list-style-type: none"> <li><b>Name Change</b></li> <li>The Minimum Balance to Earn Interest will decrease from \$100 to \$10</li> <li><b>Checking Relationship Requirement of Checking Plus or Premium Checking</b></li> </ul>
Escrow Savings	Escrow Savings <sup>†</sup>	<ul style="list-style-type: none"> <li>The Minimum Balance to Earn Interest will decrease from \$100 to \$10</li> </ul>
Tenant Statement Savings	Escrow Savings <sup>†</sup>	<ul style="list-style-type: none"> <li><b>Name Change</b></li> <li>The Monthly Maintenance Fee will be reduced from \$3 to \$0</li> <li>The Minimum Balance to Earn Interest will decrease from \$100 to \$10</li> </ul>
Escrow Savings	1031 Savings <sup>†</sup>	<ul style="list-style-type: none"> <li>The Minimum Balance to Earn Interest will decrease from \$100 to \$10</li> </ul>
Access Money Market	Personal Money Market <sup>*</sup>	<ul style="list-style-type: none"> <li><b>Name Change</b></li> <li><b>The Monthly Maintenance Fee increase from \$8 to \$10</b></li> <li>The Minimum Balance to Earn Interest will decrease from \$100 to \$10</li> </ul>
Promo Access Money Market	Personal Money Market <sup>*</sup>	<ul style="list-style-type: none"> <li><b>Name Change</b></li> <li><b>The Monthly Maintenance Fee will increase from \$8 to \$10</b></li> <li>The Minimum Balance to Earn Interest will decrease from \$100 to \$10</li> </ul>
Premier Access Money Market	Relationship Money Market <sup>*</sup>	<ul style="list-style-type: none"> <li><b>Name Change</b></li> <li>The Minimum Balance to Earn Interest will decrease from \$100 to \$10</li> <li><b>All non-Beacon Bank ATM fees incurred nationwide will now be charged</b></li> </ul>
Promo Premier Access Money Market	Relationship Money Market <sup>*</sup>	<ul style="list-style-type: none"> <li><b>Name Change</b></li> <li>Minimum Balance to Earn Interest decrease from \$100 to \$10</li> <li><b>All non-Beacon Bank ATM fees incurred nationwide will now be charged</b></li> </ul>
Brookline Bank CD	Personal CD IRA CD	<ul style="list-style-type: none"> <li>Beacon Bank will not change your Brookline CD rate or account term until maturity.</li> <li>Your current CD will automatically renew at maturity unless we are instructed by you or unless you are notified by the Bank. Notification will be sent to you in writing prior to the maturity of your account. You will have a grace period of 10 calendar days after maturity to renew the account, withdraw the funds, or transfer to another account without penalty. If either you or we prevent maturity renewal, interest will not accrue after final maturity. Each renewal term will be the same as the term and maturity date disclosed on the Pre-Maturity Notice.</li> </ul>

\* Note regarding interest-bearing accounts:

- The interest rate and annual percentage yield for your account depend upon the applicable rate tier. The interest rate and annual percentage yield for these tiers may change.
- At our discretion, we may change the interest rate on your account at any time.
- Interest will compound every month, and interest will be credited to your account every month.
- Interest begins to accrue on the business day you deposit non-cash items (for example, checks).
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- For Savings and Money Market Accounts, within any monthly calendar period, you may make a total of ten (10) withdrawals, transfers, or payments to another account or third party, at no charge. Transactions subject to the ten (10) transaction limit include: automatic transfers and online banking transfers between your accounts; Bill Payments; telephone transfers initiated through Telephone Banking, bank office or the Beacon Bank Call Center; ACH debits; checks; debit card point of sale and preauthorized debits; and wires or similar payment orders. We will use the date the transaction is completed by us (as opposed to the date that you initiate it) to determine the transaction date. In person withdrawals at a teller window, at an ATM, or received by mail are unlimited.

† Note 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 will be compounded monthly. Interest will be credited to your account every month.
- Interest begins to accrue on the business day you deposit non-cash items (for example, checks).
- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- For Savings and Money Market Accounts, within any monthly calendar period, you may make a total of ten (10) withdrawals, transfers, or payments to another account or third party, at no charge. Transactions subject to the ten (10) transaction limit include: automatic transfers and online banking transfers between your accounts; Bill Payments; telephone transfers initiated through Telephone Banking, bank office or the Beacon Bank Call Center; ACH debits; checks; debit card point of sale and preauthorized debits; and wires or similar payment orders. We will use the date the transaction is completed by us (as opposed to the date that you initiate it) to determine the transaction date. In person withdrawals at a teller window, at an ATM, or received by mail are unlimited.

## Business Accounts

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

**Not all accounts are included in the table below. Accounts not included will also be subject to the applicable Personal or Business Common Feature Fee Schedule, but no other product features are changing.** Additional information can be found in the enclosed Beacon Bank Account Terms & Conditions booklet.

If your current Brookline Bank account is:	Your new Beacon Bank account will be:	Effective February 9, 2026, the following changes will apply:
Business Checking	Business Checking	<ul style="list-style-type: none"> <li>• The Monthly Maintenance Fee will increase from \$7.50 to \$10</li> <li>• The minimum Balance to waive Maintenance Fee will decrease from \$2,500 to \$1,000</li> <li>• Per Item Fee change from \$0.50 with first 150 items free to \$0.50 with first 250 items free</li> <li>• The Paper Statement Fee increasing from \$2 to \$3</li> </ul>
Business Gold Checking	Business Checking Plus	<ul style="list-style-type: none"> <li>• Name Change</li> <li>• The Monthly Maintenance Fee will increase from \$22 to \$25</li> <li>• The Minimum Balance to waive Maintenance Fee will change from a \$12,500 Account Balance OR \$25,000 Combined Balance to a \$10,000 Account Balance OR \$25,000 Combined Balance</li> <li>• The Paper Statement Fee will be increasing from \$2 to \$3</li> </ul>
Commercial Checking	Commercial Checking	<ul style="list-style-type: none"> <li>• The Monthly Maintenance Fee will be increasing from \$16 to \$20</li> <li>• The Per ACH Transaction Fee will increase from \$0.18 to \$0.20</li> <li>• The Per Check Paid Fee will increase from \$0.20 to \$0.22</li> <li>• The Per Deposited Item Fee will increase from \$0.15 to \$0.18</li> <li>• The Paper Statement Fee will be increasing from \$2 to \$3</li> </ul>
Commercial Interest Sweep	Commercial Interest Sweep	<ul style="list-style-type: none"> <li>• The Paper Statement Fee will be increasing from \$0 to \$3</li> </ul>
Community Access Checking	Community Checking	<ul style="list-style-type: none"> <li>• Name Change</li> <li>• The Per Item Fee will change from \$1.00 with first 20 items free to \$0.50 with first 100 items free</li> <li>• The Paper Statement Fee will be increasing from \$2 to \$3</li> </ul>
IOLTA Checking	IOLTA MA	<ul style="list-style-type: none"> <li>• Name Change</li> </ul>
Municipal Checking	Municipal Checking	<ul style="list-style-type: none"> <li>• The Per ACH Transaction Fee will be increasing from \$0.18 to \$0.20</li> <li>• The Per Check Paid Fee will be increasing from \$0.20 to \$0.22</li> <li>• The Per Deposited Item Fee will be increasing from \$0.15 to \$0.18</li> </ul>
Municipal Checking with Interest	Municipal Checking with Interest	<ul style="list-style-type: none"> <li>• The Per ACH Transaction Fee will be increasing from \$0.18 to \$0.20</li> <li>• The Per Check Paid Fee will be increasing from \$0.20 to \$0.22</li> <li>• The Per Deposited Item Fee will be increasing from \$0.15 to \$0.18</li> </ul>

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## Business Accounts *(continued)*

If your current Brookline Bank account is:	Your new Beacon Bank account will be:	Effective February 9, 2026, the following changes will apply:
Non-Profit Checking with Interest	Non-Profit Checking	<ul style="list-style-type: none"> <li>• <b>Name Change</b></li> <li>• The Minimum Balance to Earn Interest will decrease from \$1 to \$.01</li> <li>• <b>Multiple tier interest structure will move to single tier interest structure</b></li> </ul>
Business Premium Savings	Business Premium Savings	<ul style="list-style-type: none"> <li>• <b>The Minimum Balance to waive Maintenance Fee will be increasing from \$250 to \$1,000</b></li> <li>• The Minimum Balance to Earn Interest will decrease from \$100 to \$10</li> <li>• <b>The Paper Statement Fee will be increasing from \$2 to \$3</b></li> </ul>
Business Savings	Business Savings	<ul style="list-style-type: none"> <li>• The Minimum Balance to Earn Interest will decrease from \$100 to \$10</li> <li>• <b>The Paper Statement Fee will be increasing from \$2 to \$3</b></li> <li>• <b>Multiple tier interest structure will move to single tier interest structure</b></li> </ul>
Tenant Business Savings	Escrow Savings	<ul style="list-style-type: none"> <li>• <b>Name Change</b></li> <li>• No Monthly Maintenance Fee - Monthly Maintenance Fee will be reduced from \$5 to \$0</li> <li>• The Minimum Balance to Earn Interest will decrease from \$100 to \$10</li> </ul>
Business MMA W/O Checks	1031 Money Market	<ul style="list-style-type: none"> <li>• <b>Name Change</b></li> <li>• The Minimum Balance to Earn Interest will decrease from \$100 to \$10</li> <li>• <b>The Paper Statement Fee will be increasing from \$2 to \$3</b></li> </ul>
Business Money Market	Business Money Market	<ul style="list-style-type: none"> <li>• The Minimum Balance to Earn Interest will decrease from \$100 to \$10</li> <li>• <b>The Paper Statement Fee will be increasing from \$2 to \$3</b></li> </ul>
High Yield Condo MM	Business Money Market	<ul style="list-style-type: none"> <li>• <b>Name Change</b></li> <li>• The Minimum Balance to Earn Interest will decrease from \$100 to \$10</li> <li>• <b>The Paper Statement Fee will be increasing from \$2 to \$3</b></li> </ul>
Municipal Fund	Municipal Money Market	<ul style="list-style-type: none"> <li>• <b>Name Change</b></li> <li>• The Minimum Balance to Earn Interest will decrease from \$100 to \$10</li> </ul>
Brookline Bank CD	Business CD	<ul style="list-style-type: none"> <li>• Beacon Bank will not change your Brookline CD rate or account term until maturity.</li> <li>• Your current CD will automatically renew at maturity unless we are instructed by you or unless you are notified by the Bank. Notification will be sent to you in writing prior to the maturity of your account. You will have a grace period of 10 calendar days after maturity to renew the account, withdraw the funds, or transfer to another account without penalty. If either you or we prevent maturity renewal, interest will not accrue after final maturity. Each renewal term will be the same as the term and maturity date disclosed on the Pre-Maturity Notice.</li> </ul>

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Call 877-668-2265

Monday – Friday: 8:00 a.m. – 6:00 p.m.

Saturday: 8:30 a.m. – 2:00 p.m.