

A better banking experience.

TECHNOLOGY UPGRADE
GUIDE 2023



Main Street
BANK

Upgrade Checklist

To make it easier for you, here is a quick checklist you can use for any actions you must take to ensure your banking is uninterrupted.

If you use Consumer Online Banking:

- ☐ Your user ID will stay the same (unless otherwise notified by the bank), but your password will need to be re-established. Pre-register to set up your desired password by using this link before May 8th. Visit bankmainstreet.com/technology-upgrade. (Go to page 8 for more information on Online Banking)
- ☐ Bill Pay payees and recurring bills will carry over, but will not be available until Tuesday, May 9th at 12:00 p.m. We recommend giving payments extra time to send to make sure they arrive on time. (Go to page 10 for more information on Bill Pay)
- ☐ Quicken and QuickBooks: there will be a 5 business day delay in access to the service, after which transactions will connect to the Direct Connect service. (Go to page 8 for more information on Quicken and QuickBooks)

If you use Consumer Mobile Banking:

- ☐ **iPhone Users:** your Main Street Bank mobile banking app will automatically update. (Go to page 9 for more information on Mobile Banking)
- ☐ **Android Users:** you will need to delete your existing Main Street Bank mobile banking app and reinstall it after May 8th. (Go to page 9 for more information on Mobile Banking)
- ☐ Your user ID will stay the same (unless otherwise notified by the bank), but your password will need to be re-established. Pre-register to set up your desired password by using this link before May 8th. Visit bankmainstreet.com/technology-upgrade. (Go to page 9 for more information on Mobile Banking)
- ☐ Zelle® will need to be re-installed in the new mobile app, as well as any saved contacts for payments. (Go to page 10 for more information on Zelle®)*

*Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

If you mail in Loan Payments:

- ☐ Update your records to the new mailing address for loan payments:

**Main Street Bank
PO Box 986541
Boston, MA 02298-6541**

Please note: this address is only to be used for mailing in loan payments, and should not be used for mailing in deposits. The deposit mailing address for checking and savings accounts will remain the same (P.O. Box 19, Marlborough, MA 01752).

If you use Business Online Banking:

- ☐ You no longer need a Company ID. Your user ID will stay the same (unless otherwise notified by the bank), but your password will need to be re-established. Pre-register to set up your desired password by using this link before May 8th. Visit bankmainstreet.com/technology-upgrade. (Go to page 16 for more information on Business Online Banking)
- ☐ QuickBooks: there will be a 5 business day delay in access to the service, after which transactions will connect to the Direct Connect service. (Go to page 16 for more information on QuickBooks)

If you use Business Mobile Banking:

- ☐ You will need to delete your existing Main Street Bank Business Mobile Banking app and reinstall it after May 8th. The Mobile Banking App will be the same for businesses and consumers after May 8th. (Go to page 17 for more information on Business Mobile Banking)

If you use Business Cash Management services (ACH, Wires, Positive Pay, Remote Deposit Capture):

- ☐ Be on the lookout for an invitation from the Main Street Bank Cash Management Team to get access to a full review of the updated services. (Go to page 16 for more information on Cash Management services)
- ☐ Remote Deposit Capture: new scanners will be deployed prior to Monday, May 8th. Be on the lookout for additional information to install your new scanner. (Go to page 16 for more information on Remote Deposit Capture)

Who to contact if you have questions:

- Call us at 508-481-8300 and ask for your local branch.
- Email CustomerService@bankmainstreet.com.
- Video Connect with us on bankmainstreet.com.

System Upgrade

Important Dates & Information

Keep an eye out for these important dates, and refer to the following pages for specific information on upcoming changes.

What is a Core System?

The core processing system is the computer system that Main Street Bank uses to maintain Customers' accounts and loans, and to process transactions.

Why is Main Street Bank Upgrading to a New Core System?

Our new core system will allow us to serve you more efficiently and enable us to offer you more technology and enhanced products and services in the future.

Go to page 5 for What is Changing for Consumers.

Go to page 13 for What is Changing for Businesses.

When Will These System Updates Happen?

System updates will take place on Saturday, May 6th, and Sunday, May 7th.

All branches will close at the normally scheduled time on Friday evening and reopen Monday, May 8th at our normal times as our banking systems are being upgraded. Our Online and Mobile Banking services will be down starting Friday, May 5th at 5:00 p.m. and be back up on Monday, May 8th by 12:00 p.m. Bill Pay will be available by Tuesday, May 9th at 12:00 p.m. Direct deposits scheduled for May 8th will come through as planned. Your debit card will work as normal, and will work throughout the weekend of May 6th-7th.

Customer Service Availability

Our team will be available to answer calls on Saturday, May 6th from 8:00 a.m. - 12:00 p.m., and available again on Monday, May 8th starting at 8:00 a.m.

FRIDAY, MAY 5TH

Hours: All branches will close at the normally scheduled time on Friday evening.

ATM Access: ATM withdrawals available. ATM deposits available until 3:00 p.m. Transfers and balance inquiries unavailable after 3:30 p.m.

Online, Mobile and Telephone Banking: Online and Mobile Banking available until 5:00 p.m. Bill Pay available until 5:00 p.m. Mobile Deposit and Telephone Banking available until 3:00 p.m.

Debit/ATM Cards: Your Main Street Bank Debit/ATM card will work as normal from Friday May 5th throughout the weekend.

SATURDAY & SUNDAY, MAY 6TH-7TH

Hours: Branches will be closed.

ATM Access: ATM withdrawals available. ATM deposits, transfers and balance inquiries are unavailable.

Online, Mobile and Telephone Banking: Not available.

Debit/ATM Cards: Your Main Street Bank Debit/ATM card will work as normal, and will work throughout the weekend of May 5th -7th.

MONDAY, MAY 8TH

Hours: Branches will reopen for normal business hours. The technology upgrade is complete.

ATM Access: ATM withdrawals available. Throughout the week of May 8th through May 12th, all ATMs will go through a system update, during which customers will be unable to make deposits, check balances, or perform transfers at the ATM (withdrawals can still be made during this time). Signage will be placed at the ATMs while they are undergoing the upgrade. Once the upgrade is complete, each ATM will have full functionality.

Online, Mobile and Telephone Banking: Scheduled to be available by 12:00 p.m. Bill Pay will be available on Tuesday, May 9th by 12:00 p.m.

ACTIONS TO TAKE AFTER MAY 8TH

Review your new statements

Your statements will look a little different, but contain all the information you are used to seeing. Consumer deposit statements will cut on the 5th of each month. Business deposit and Money Market accounts will cut on the 31st of each month.

Online & Mobile Banking

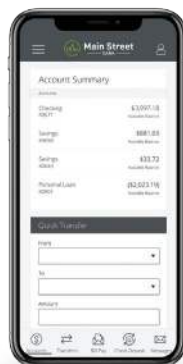
Log in to make sure your login credentials work as expected, and account information is correct.

What is Changing for Consumers?

We want to make your technology upgrade as smooth & seamless as possible! This section will advise you on what is changing, what is staying the same, and which accounts may be affected.

What's changing:

- Online banking passwords: be sure to pre-register with your new password before May 5th on our website bankmainstreet.com/technology-upgrade
- **Mobile Banking will now have running balances listed**
- Online and Mobile Banking are getting better with a streamlined, simple look and new features including a Personal Financial Management tool
- Checking and Savings products are changing their names and will have improved features
- More efficient in-person service when you visit our branch office
- IRA plan numbers
- New Neighborhood Rewards Checking account - see page 11 for details!
- Free Credit Score service will be available in both Mobile and Online Banking
- Google Pay will be available in June as a payment option with your Main Street Bank debit card
- Nos falamos sua lingua: Brazilian Portuguese will be available on our ATMs
- Zelle® will be available in both Mobile and Online Banking



What's staying the same:

- Account numbers
- Debit/ATM card numbers/access and your PIN
- Branch hours
- Bill Pay setup/payees
- Access to ATMs
- Your checks
- Scheduled transfers and/or loan payments
- Loan account numbers and billing schedule
- Our routing and transit numbers
- Existing direct deposits

We're upgrading our technology AND keeping our people to give you the best of both worlds!



Consumer Accounts

You may notice some changes to your personal checking, savings and money market accounts, including their names. See below for the coming updates.

IMPORTANT ACCOUNT INFORMATION

Regardless of upcoming changes, all account numbers will stay the same and you will still be able to write checks and use your Debit/ATM card as normal—PIN will stay the same. Direct deposit and automatic payments and debits will be transferred automatically.

Savings Passbooks

Passbooks will stay passbooks, while passbook CDs will have been converted to statements prior to the upgrade.

Overdraft Protection

We will restrict access to courtesy overdraft for those under 18 years old going forward. For those with existing Overdraft Protection, this will remain in place as it is currently.

Statements (paper & electronic)

Statements will cut on the 5th of the month. 7 years worth of e-Statements will be available in the new online banking system. This includes statements obtained prior to e-Statement enrollment. This means you DO NOT have to download or print statements prior to May 5th.

Please note: Main Street Bank will no longer forward any mail, even if a forward request is placed with the post office. Please submit an address change with Main Street Bank if you have moved.

Certificates of Deposit (CDs) & Individual Retirement Accounts (IRAs)

All CDs and IRAs will have the same account numbers. IRA plan numbers will change from individual's SSN to an auto-generated number.

Consumer Checking Accounts

If Your Account is Called: Your New Account Will Be Called:

Free Checking	Main Street Checking
Cash Checking Account	Main Street Interest Checking*
Interest Checking	Main Street Interest Checking
18/65 Checking	Main Street Interest Checking**
Kasasa Cash & Kasasa Cash Back Checking	Neighborhood Rewards Checking**

*Maintenance fees will be waived for accounts moved from Cash Checking to Main Street Interest Checking until January 1st, 2024. Updated Terms and Conditions to be mailed separately.

Consumer Savings & Money Markets

If Your Account is Called: Your New Account Will Be Called:

Money Market	Main Street Money Market
Premium Money Market	Main Street Premium Money Market
Senior Passbook Savings	Passbook Savings
Advantage Savings & 18/65 Advantage Savings	Main Street Savings**
Kasasa Cash Saver	Main Street Savings**
Kasasa Cash Back Saver	Main Street Savings**
Hybrid Savings & 18/65 Hybrid Savings	Main Street Savings**

**Updated Terms and Conditions to be mailed separately.

Online Banking & Telephone Banking

Online Banking

Your online banking account information will automatically migrate over to our upgraded system. Your online banking user ID will be carried over (unless otherwise notified by the bank) during the upgrade, but you will be prompted to re-establish your password. During our upgrade on May 6th and May 7th, you will not have access to Online Banking. Online Banking is scheduled to be available by 12:00 p.m. on Monday, May 8th.

Telephone Banking

The phone number to access telephone banking will remain the same (888-621-2299). PINs used to access telephone banking will not transfer with the upgrade. You must select a new PIN after the system upgrade. The default PIN for Consumer accounts is BIRTH YEAR+LAST 5 OF SSN. The default PIN for Business accounts is zip+last 5 of SSN of the primary signer of the account. NOTE: if you have consumer and business accounts, your telephone banking PIN has to be different for your consumer and business accounts. All your consumer account PINs can be the same and all your business account PINs can be the same, but your consumer PIN cannot be the same as your business PIN. In addition, you will no longer have the option to hear current account rates. Starting Friday, May 5th at 3:00 p.m. you will not have access to Telephone Banking. Telephone Banking is scheduled to be available by 12:00 p.m. on Monday, May 8th.

CUSTOMER ACTION ITEMS

Year-End Tax Forms

Year-end tax forms will no longer be sent electronically, but sent in hard copy on paper.

External Transfers

Existing external transfers you have set up will be available in the new system, and you will not need to re-establish them.

HOW TO PREPARE PRIOR TO UPGRADE

You can prepare for this upgrade by changing your online banking password prior to May 5th! Simply follow the instructions on our website and follow the pre-registration instructions: bankmainstreet.com/technology-upgrade.

Account Alerts

Re-establish any existing account alerts within the new banking system.

Quicken and QuickBooks

There will be a slight delay in customer ability to access these services after our upgrade, and a 5 business day delay to Direct Connect. Visit our website for more detailed instructions on Quicken and QuickBooks: bankmainstreet.com/technology-upgrade.



Consumer Mobile Banking

We're bringing you a whole bunch of new mobile banking capabilities and upgraded services including a new Personal Financial Management Tool with Manage My Money that allows you to access your balance faster without putting in your login credentials. Our app will also have a running balance listed, giving you the information you need right when you need it!

IMPORTANT INFORMATION

While we work to upgrade your banking experience, you will not have access to mobile banking services from May 5th at 5:00 p.m. - May 7th. Mobile banking access will resume on Monday, May 8th, by 12:00 p.m.

Logging in

Your mobile banking password will not carry over with the upgrade.

You can reset your password ahead of the upgrade here: bankmainstreet.com/technology-upgrade.

Mobile App

iPhone users' app will update automatically.

Android users will have to delete the old app and install a new app.

Going forward, there will be one single app for Main Street Mobile Banking for both consumer and business users.

Mobile Deposit Changes

Our daily mobile deposit limit is increasing from \$5,000 to \$10,000 daily.

Zelle®

You will need to re-enroll in Zelle® within the Main Street Bank mobile banking app and re-establish existing Zelle® contacts.*

Bill Pay

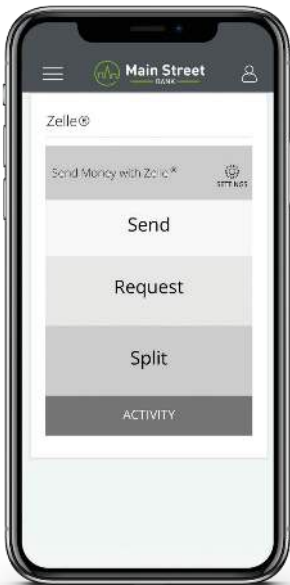
New same-day and/or overnight bill payment services (fees associated). Prior bill pay history will not carry over. Bill Pay service will not be available from Friday, May 5th at 5:00 p.m. through Tuesday, May 9th at 12:00 p.m.

Payees

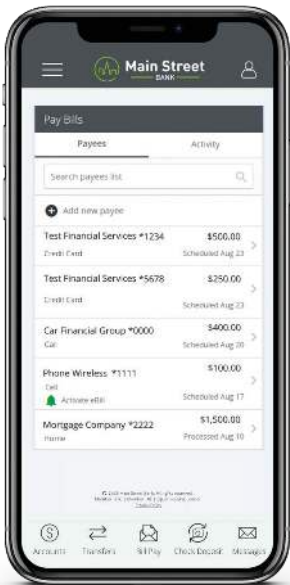
Payees will migrate over with the upgrade. We recommend double-checking a payee's recommended turnaround time on payments to ensure no late payments.

eBills

You will need to set up eBills again as an online banking user. Existing eBills set up in online banking will not convert.



Zelle®



Bill Pay

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INTRODUCING

Neighborhood Rewards Checking

DO YOUR BANKING. GET REWARDED. IT'S THAT EASY.

Neighborhood Rewards Checking is all about passing rewards on to you. We're passionate about supporting our neighbors and want to thank you for choosing Main Street Bank!

What You Get With Neighborhood Rewards:

- Earn \$5.00 credit* every month
- GET ATM FEE Refunds* up to \$15 per month.

HOW DO YOU GET REWARDS?



Keep your checking account active with at least 5 transactions each month.



Use at least 5 of the following Main Street Bank services:

- Sign up for e-Statements
- Use Zelle®**

- Have a savings account
- Have a direct deposit of at least \$500 in your checking account each month
- Have an automatic loan payment to a Main Street Bank loan
- Have a Main Street Bank loan
- Make at least 12 Debit Card purchases per month
- Have \$5,000 in combined Main Street Bank deposits
- Have \$50,000 in combined Main Street Bank loans

* Earn \$5 credit. ATM fees incurred during qualification cycle will be reimbursed up to \$15 and credited. Minimum to open Neighborhood Rewards account is \$10. No transaction limitations apply to the Neighborhood Rewards account. No monthly service fee.

To earn your rewards, you must have a minimum of five transactions on your Neighborhood Rewards account. Additionally, you must complete at least five of the following transactions and activities:

- Be enrolled and receive e-Statements
- At least one Zelle transaction initiated by you
- At least one active savings account, excluding Passbook Savings
- Minimum \$500 accumulative direct deposit
- At least one automatic loan payment, coming from a Main Street Bank account to a Main Street Bank loan
- At least one outstanding consumer loan or mortgage
- At least 12 debit card transactions
- A minimum of \$5,000 combined deposit account balance
- A minimum of \$50,000 combined outstanding loan balance (consumer or mortgage)
- The transactions and activities must post and settle to your Neighborhood Rewards account during each monthly qualification cycle.

The monthly qualification cycle for all rewards is the period beginning one (1) banking day prior to the first day of the current statement cycle through one (1) day prior to the close of the current statement cycle. The monthly statement cycle occurs on the fifth day of the month.

** Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

What is Changing for Your Business?

We want to keep your business running as smoothly as possible during our technology upgrade! This section will advise you on what is changing for your business banking services, what is staying the same, and which accounts may be affected.

What's changing:

- Online banking passwords: be sure to pre-register with your new password before May 5th on our website **bankmainstreet.com/technology-upgrade**
- Online and Mobile Banking are getting better with a streamlined, simple look and feel
- Checking and Savings products are changing their names
- More efficient in-person service when you visit our branch office
- Positive Pay will post on day 1 and exceptions will trigger on day 2

What's staying the same:

- Account numbers
- Debit/ATM card numbers/access and your PIN
- Branch hours
- Bill Pay setup/payees
- Access to ATMs
- Your checks
- Scheduled transfers and/or loan payments
- Loan account numbers and billing schedule
- Our routing and transit numbers
- Existing direct deposits
- Loan statements



Business Accounts

You may notice some changes to your business checking, savings and money market accounts, including their names. See below for the coming updates.

IMPORTANT ACCOUNT INFORMATION

Regardless of upcoming changes, all account numbers will stay the same and you will still be able to write checks and use your Debit/ATM card as normal — PIN will stay the same. Direct deposit and automatic payments and debits will be transferred automatically.

Business Passbook Savings

Passbooks are not available for business accounts. All business passbook accounts will be moved to Main Street Business Savings account. You will now receive a statement showing your savings account activity.

Overdraft Protection

Will remain the same as you have it now.

Statements (paper & electronic)

All Money Market Deposit Accounts and Business Accounts will cycle on the end of the month. 7 years worth of e-Statements will be available in the new online banking system. This includes statements obtained prior to e-Statement enrollment. This means you DO NOT have to download or print statements prior to May 5th.

Please note: Main Street Bank will no longer forward any mail, even if a forward request is placed with the post office. Please submit an address change with Main Street Bank if you have moved.

Business Checking Accounts

If Your Account is Called:

Your New Account Will Be Called:

Business Basic Check	Main Street Business Basic Checking
Business Premium	Main Street Business Premium Checking
Corporate Analysis	Main Street Corporate Analysis
IOLTA Checking	Main Street IOLTA Checking
Nonprofit	Main Street Non-Profit Checking
Business Advantage Checking	Main Street Business Interest Checking

Business Savings, Money Markets & CDs

If Your Account is Called:

Your New Account Will Be Called:

Business Advantage Saving	Main Street Business Savings*
Business Passbook Savings	Main Street Business Savings
Business Money Market	Main Street Business Money Market
Business Premium MMDA	Main Street Business Premium Money Market

*No more fees.



Business Online Banking

Your online business banking login will no longer require a Company ID. This means one less piece of information to remember when logging in! All Business Online Banking services will be unavailable during our upgrade on, May 5th starting at 5:00 p.m. and May 6th and May 7th. Business Online Banking is Scheduled to be available by 12:00 p.m. on Monday, May 8th.

New Login Information

You will use the same user ID (unless you have been notified otherwise), and you will need to re-establish a password. You will no longer need your seven-digit Company ID.

Accounts

All existing business accounts will migrate over with the new system.

Business Cash Management

See “New Login Information” for logging into business online banking. Cash Management users can expect to receive a message from the Cash Management department with additional information on how to use the new system.

Bill Pay

Bill Pay payee information will migrate over with the upgrade. We recommend double-checking a payee’s recommended turnaround time on payments to ensure no late payments.

QuickBooks

You will experience limited functionality on QuickBooks for up to 5 business days after the new system is up and running as we work to fully integrate our new online banking system. Visit our website for more detailed instructions on QuickBooks: bankmainstreet.com/technology-upgrade.

Positive Pay

Customers will now see items post to their account on day 1, and the exceptions will not trigger until day 2.

Remote Deposit Capture

Customers will be unable to deposit on the weekend of May 6th-7th.



Business Mobile Banking

We're bringing you a whole bunch of new mobile banking capabilities and upgraded services, including a running balance listed, giving you the information you need right when you need it!

IMPORTANT INFORMATION

While we work to upgrade your banking experience, you will not have access to mobile banking services from May 5th at 5:00 p.m. - May 7th. Mobile banking access will resume on Monday, May 8th, by 12:00 p.m.

How to Access the Updated Business Mobile Banking App

- After Monday, May 8th, delete the existing business mobile banking app you have.
- Download the new mobile banking app, which will be the same app for both businesses and consumers.

Logging in

Your mobile banking password will not carry over with the upgrade. If you have not yet established your new password you can reset your password ahead of the upgrade here: [bankmainstreet.com/ technology-upgrade](https://bankmainstreet.com/technology-upgrade).

Bill Pay

Prior Bill Pay history will not carry over. Bill Pay service will not be available from Friday, May 5th at 5:00 p.m. through Tuesday, May 9th at 12:00 p.m.

Payees

Payees will migrate over with the upgrade. We recommend double-checking a payee's recommended turnaround time on payments to ensure no late payments.

FAQs

Is My Personal Data Safe During the Upgrade?

Yes, your personal data and account information is safe and secure, as always.

Will My Funds Still Be Safe and Secure?

Yes, your funds are secure and will be throughout the upgrade and after. All Main Street Bank accounts continue to be insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000 per account and Depositors Insurance Fund (DIF) for all deposits above what is insured by the FDIC, meaning 100% of your deposits at Main Street Bank are insured.

How Will I Have Access to My Funds?

You may wish to plan ahead for payments, transfers, wires and cash withdrawals prior to the weekend of May 6th-7th. To ensure you have cash available during the upgrade, a Main Street Bank Debit/ATM card or another source of electronic funds is needed. If you have any questions, please contact us at 508-481-8300 or email CustomerService@bankmainstreet.com. Also, while Debit/ATM card service will be available during the upgrade, your real-time data on funds available may not be. To be safe and to be sure you have the funds you need, we are requesting you make any necessary adjustments ahead of time.

Will Wire Transfers Still Go Through?

Yes. We ask that you plan ahead and request your Wire Transfers before 2:00 p.m. Friday, May 5th.

Will Accounts Change?

No. Accounts, balances and history will not change, but some account names will. Please review Consumer Checking and Savings Account Updates on page 7 and Business Checking and Savings Account Updates on page 15.

Will My Loan Payments Address Change?

Yes. We have a new PO Box for loan payments to be mailed to.

Main Street Bank
PO Box 986541
Boston, MA 02298-6541

Will my Loan Numbers Change?

Loan account numbers will not change.

Will Checks Be the Same?

Checks will not change, and you can continue to use your existing checks.

Will Online/Mobile Banking Change?

Online/Mobile Banking will be upgraded. Your account will migrate to the new system, but we ask that you Pre-Register prior to Friday, May 5th. Please follow this link starting Monday, April 3rd: bankmainstreet.com/technology-upgrade. During the upgrade, when online/mobile banking is unavailable, you will be able to use your Main Street Bank Debit/ATM card at any time and your PIN will not change. While Debit/ATM card service will be available during the upgrade, your real-time data on funds available may not be. To be safe and to be sure you have the funds you need, we are requesting you make any necessary adjustments ahead of time.

Will Bill Payments Process?

Automatic or electronic payments that you set up prior to 3:00 pm, May 5th will continue to process. Keep in mind that the upgrade may fall on a payday, so prepare for new end-of-the-month payments prior to the deadline.

Will Recurrent Electronic Transfers Process?

Yes. All recurrent Electronic Transfers will be automatically transferred over to the system, and will occur as usual.

Will Direct Deposit be Affected?

Direct deposits that you receive, such as social security, will continue to occur without interruption.

Will Overdraft Protection Still Be Available?

Yes. Overdraft Protection Services will remain the same.

Will my Debit/ATM card or PIN Change?

No. You will be able to use your Main Street Bank Debit/ATM card at any time during and after the upgrade. Your PIN will not change.

Will my Statement Change?

Yes. Your new statement will look different, but will still have all your accounts merged and showing on one statement as your current statements do for deposit accounts only, not including loan accounts.

Will I still have access to past e-Statements?

You will have access to the last 7 years of e-Statements.

What Other Electronic Services Will Be Affected?

It is recommended that electronic services like Stop Payment, Travel Notification Forms, Change of Address Forms, Internal Transfers, Debit Card requests, Check Reorders or any items that require electronic processing should be requested prior to 5:00 p.m., Friday May 5th. New requests will be available after the upgrade starting May 8th.

What Changes Will Be Made To my Mortgage and/or Tax Escrow Procedures?

None. Your mortgage statements will also remain the same.

What Changes Will Be Made To Consumer Loans?

None. Your statement will look different after the upgrade, but will contain all the information you are used to seeing in your monthly loan statement.

Will Apple and Samsung Pay work during the conversion weekend?

Yes, you can continue to use these payment services during the conversion weekend.

Will the branches be open on Saturday, May 6th?

No. Our branches will close at the normally scheduled times on Friday, May 5th and will reopen as usual on the following Monday, May 8th.

Will your Routing and Transit Numbers change?

No. Our Routing and Transit Numbers will remain the same, and all current payments using these numbers will continue to function as normal.

Will there be a change to how transactions are posted to my account?

Yes. Payment order of items – Transactions may post in the order Main Street Bank selects. We process online transactions, telephone transfers, deposits or withdrawals done at the teller window, ATM withdrawals and Point-of-Sale (POS) transactions in real-time as they occur. We process ACH transactions (credits then debits), in the morning and evening on the day they are processed. We process checks and similar items, in serial number order on the day they are processed. Other credit transactions such as a deposit at an ATM or mobile deposit will be credited as they are received. The order in which items are paid is important if there is not enough money in your account to pay all of the items that are presented. If an item is presented without sufficient funds in your account to pay it, we may at our discretion, pay the item (creating an overdraft) or return the item as insufficient funds. The amounts of the insufficient funds fees are discussed elsewhere. We encourage you to make careful records and practice good account management. Refer to the Funds Availability Disclosure Agreement to know when deposits of funds become available.



Main Street
— BANK —



508.481.8300



CustomerService@bankmainstreet.com



Equal Housing Lender | Member FDIC | Member DIF