

Plan well. *Live well.*

March 15, 2019

Dear Ledyard Clients,

Last month, we were thrilled to announce the upcoming enhancements to Ledyard National Bank's systems which will allow us to raise your personal, business, online, and mobile banking experiences to a whole new level. This upgrade to our system will take place between May 4 - 6, 2019.

This technology advance will have a positive impact on the money management tools you rely on every day. As industry technologies unfold, the modifications we make now will lay the groundwork for added advantages in the future. You will continue to receive correspondence from us with regard to enhancements to your specific products and services and we will keep you informed about the many additional benefits you will receive and the steps we will take to make this process as seamless as possible. Here are some of the new and enhanced products and services we will soon be offering:



Updated online banking platform designed with you in mind to make your banking transactions clear and simple.



Improved telephone banking system to make your inquires swift and effortless.



Person to person payments make transferring money to friends and family quick and easy.



New mobile App offering you cutting edge technology in mobile banking.



E-sign capabilities in branch to make opening up accounts seamless for you and good for the environment.



Debit card control features allowing you to turn your debit card on and off with the touch of a button.



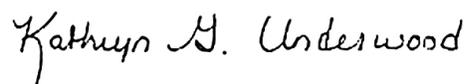
Mobile wallet capabilities such as Apple Pay, Samsung Pay & Google Pay so you can pay on-the-go right from your Ledyard debit card.



A new and improved debit card rewards program that pays to swipe with Ledyard!

Please see the reverse side of this letter for important upcoming dates to be aware of as well as updated account features and disclosures. We truly appreciate that you have chosen Ledyard as your financial partner and we remain committed to providing you with outstanding service every day. As always, we are available to answer any questions you may have. You may visit us online to view a detailed Q & A, call us at 888.746.4562, or stop by any one of our Ledyard National Bank locations. We are looking forward to serving you even better, as together we Plan well to *Live well* today and into the future.

Sincerely,



Kathryn G. Underwood
President & CEO
Ledyard National Bank

Important Dates & Times:



Thursday May 2nd, 2019 at 5pm - Tuesday May 7th, 2019 at 9am

- Online bill pay portal will not be available

Friday May 3rd, 2019 at 5:30pm - Monday May 6th, 2019 by 1pm

- Online banking, mobile banking, mobile deposit, remote deposit capture and telephone banking will not be available

Saturday May 4th, 2019

- All Ledyard National Bank branches will be closed and will reopen on Monday May 6th at 9am

ATMs will still be operational and accessible during all of these times.

Updated Account features for Big Green and Gold Checking Accounts

Change in Account Terms Effective May 4, 2019

- \$5 Monthly Service Charge per statement cycle.
Charge is automatically waived for any one of the following:
 - Monthly direct deposit
 - Seniors who are 70 years of age and older
 - Students who are 23 years of age and younger
- Online banking, online bill pay, mobile banking, mobile deposits
- Electronic bank statements are available but not required
- Direct deposit available but not required
- Reimbursement of 4 ATM fees per month charged by other financial institutions for the use of non-Ledyard ATMs
- Ledyard will not assess its own fee for use of non-Ledyard ATMs
- Check printing costs will be charged and deducted from client's account balance
- Minimum \$10 to open account; minimum balance is not required
- Dartmouth Athletics branded Visa® ATM/Debit Card available for Big Green Accounts
- All other terms remain unchanged

Updated features for all interest bearing accounts, including: Personal NOW Account, Statement Savings Account, Personal Step-Up Money Market Account & Certificate of Deposit Accounts

- Interest will be compounded monthly and credited to your account on a monthly basis.
- We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day.
- The minimum balance requirements remain unchanged
- You must maintain a minimum daily balance applicable to the account type to earn the disclosed annual percentage yield.
- All other terms remain unchanged

The current interest rate, annual percentage yield, and minimum balance required to earn the annual percentage yield can be found on our website: www.ledyardbank.com under Personal Banking, rates, Deposit Rates. You can also obtain current rates and annual percentage yields by calling 1-888-746-4562 or by visiting any Ledyard National Bank office.