

Switch!

4 Easy Steps

1 Open your new North Easton Savings Bank Checking Account.

Stop by any North Easton Savings Bank branch. Bring your current bank account information, including automatic payments and direct deposits. Proper identification is required and all new account holders must be present to open the new account.

2 Stop using your previous bank account.

Be sure to leave sufficient funds in your previous account to cover any outstanding checks or automatic payments.

Destroy any unused checks, deposit slips and ATM or debit cards from your previous account, or bring them to us and we'll shred them for you.

3 Transfer your direct deposits and automatic payments.

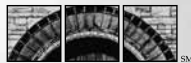
Use your new Free Access On-line Bill Pay to pay those automatic payments at your convenience, not theirs. We'll show you how.

Fill out the Direct Deposit and Automatic Payment Change Forms. Send your completed forms, with a copy of your deposit slip to all appropriate recipients. We'll make any copies you need and be glad to mail them for you.

4 Close your previous bank account.

Use your new Access On-Line Internet Banking to verify when automatic withdrawals and direct deposits have been transferred to your new checking account.

Then close your previous account by completing and mailing the Account Closure Form to your previous bank. If you have a remaining balance, they will send you a check. Or if you request the check be sent to us, we will deposit it to your new account.



NORTH EASTON
SAVINGS BANK

ESTABLISHED 1864

"YOUR FAMILY FINANCIAL SERVICE CENTER"™

Connecting all offices: 508-238-2007

www.northeastonsavingsbank.com

Switch Checklist

Use this Checklist to help you remember all direct deposits and automated payments that need to be transferred to North Easton Savings Bank. It may be helpful to first gather your last two months of checking account statements for reference. Bring them with you, we'll be glad to help you make a list.

Direct Deposit Change Form

Make sure you list the correct name, address, account number and payee name for each direct deposit, which may include the following:

- Payroll Retirement Plans Investments

For Social Security or Government depositors, ask a North Easton Savings Bank customer service representative for a Government Agency Direct Deposit Sign-Up Form.

Automatic Payment Change Form

Make sure you list the correct name, address, account number, payment amount and payment date for each payee, which may include the following:

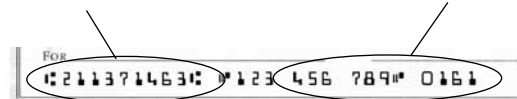
- Home Mortgage Auto, Student, Home Equity and Other Loans
 Credit Cards Health, Life and Car Insurance
 Utilities Cable TV
 Online Services Telephone
 Cell Phone Club Memberships
 Investments and Annuities
 Charitable Donations

Locating Routing and Account Numbers

Your former bank's routing number and your old account number will be needed to complete the change forms. The routing number is located at the bottom left hand corner of your old checks. The first set of nine numbers is the routing number. The account number is to the right of the routing number. It may be listed immediately after the routing number (as in the illustration below) or it may appear after the check number.

Routing Number

Account Number



Convenient Locations

Our locations and extended hours make it easy to bank when it's convenient for you.

20 Eastman Street, South Easton*

Lobby Hours	Drive-Up Hours
Monday – Friday 8:00 a.m. – 6:00 p.m.	Monday – Friday 8:00 a.m. – 6:00 p.m.
Saturday, Sunday Lobby appointments are available	Saturday, Sunday 8:00 a.m. – 12:00 p.m.

295 Main Street, North Easton*

Lobby Hours	Drive-Up Hours
Monday, Tuesday, Wednesday, Friday 9:00 a.m. – 4:30 p.m.	Monday, Tuesday, Wednesday, Friday 8:30 a.m. – 4:30 p.m.
Thursday 9:00 a.m. – 7:00 p.m.	Thursday 8:30 a.m. – 7:00 p.m.
Saturday 9:00 a.m. – 1:00 p.m.	Saturday 9:00 a.m. – 1:00 p.m.

679 Depot Street, South Easton*

547 Washington Street, South Easton*

71 Copeland Drive, Mansfield*

25 West Main Street, Norton*

172 Manfield Avenue, Norton*

Lobby Hours	Drive-Up Hours
Monday, Tuesday, Wednesday 9:00 a.m. – 4:30 p.m.	Monday, Tuesday, Wednesday 8:30 a.m. – 4:30 p.m.
Thursday, Friday 9:00 a.m. – 7:00 p.m.	Thursday, Friday 8:30 a.m. – 7:00 p.m.
Saturday 9:00 a.m. – 1:00 p.m.	Saturday 9:00 a.m. – 1:00 p.m.

Roche Bros. Plaza (In-Store), Roche Bros. Way, Easton*

Monday – Friday 10:00 a.m. – 7:00 p.m.
Saturday, Sunday 10:00 a.m. – 2:00 p.m.

Shaw's Supermarket (In-Store), 125 Toner Blvd, North Attleborough*

Monday – Friday 10:00 a.m. – 7:00 p.m.
Saturday 10:00 a.m. – 4:00 p.m.
Sunday 10:00 a.m. – 2:00 p.m.

* ATMS at these locations, and at Wheaton College.



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Additional Product Information

ATM Cards/VISA® Check Cards

- Pay for purchases directly from your North Easton Savings Bank checking account, wherever you see the VISA® symbol.
- Get instant cash, and access your accounts, at all ATM locations displaying the NYCE or PLUS symbol—surcharge free.*
- Safer than carrying cash, easier than writing a check.

24-Hour Access-Line™ Telephone Banking (508-238-2569 or 800-597-0272)

- Quick, easy and convenient telephone access to any of your key accounts and services.
- Check balances.
- Review latest deposits, withdrawals, and cleared checks.
- Transfer funds between accounts.
- Check loan balances, payment due dates, payoff amounts.
- Make loan payments.
- Check deposit interest rates.

Access On-Line™ Internet Banking (www.northeastonsavingsbank.com)

- Provides secure access to your North Easton Savings Bank accounts via the internet.
- Access your accounts from your personal computer 24 hours a day.
- Check your balances, verify checks that have cleared, transfer funds between accounts and make loan payments.
- Free Bill Pay, with no limit as to the number of bills you may pay each month.

To learn more about any of the above services:

Call us at 508-238-2007, visit us on-line at www.northeastonsavingsbank.com, or visit any of our conveniently located offices.

*At North Easton Savings Bank and SUM ATMs.



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Fee Schedule For Business Accounts

Effective July 1, 2013

** Fees subject to change **

Business Checking and Business

Money Market Accounts

Stop Payment.....	\$ 25.00
Overdraft/NSF Charge.....	\$ 29.00
(overdraft items drawn on us)	per overdraft
Overdraft/NSF Charge.....	\$ 29.00
(NEACH overdrafts)	per overdraft
Deposited items returned.....	\$ 5.50
	per item
Copies of Checks.....	\$ 3.00
(both sides)	each
Copies of Statements.....	\$ 5.00
(per page)	each
Telephone Calls for checks cleared.....	\$ 2.00
(no charge through "Access-Line"™)	
Account Reconciliation and/or Research.....	\$ 25.00
(minimum \$25.00)	per hour
Check Printing.....	Fee depends on
	check style ordered
Night Depository Service.....	No Charge

Passbook Savings and Statement Savings

Lost Passbook Charge.....	\$ 10.00
Closing new account	
within 90 days of opening.....	\$ 10.00
Deposited Items Returned.....	\$ 5.50
	per item

Business Money Market Accounts

Closing new account	
within 6 months of opening.....	\$ 10.00

Business Money Market and Statement Savings Accounts

Over Limit Activity Charge.....	\$ 10.00
(per excess transaction per month or statement cycle)	

Business Checking Accounts

Monthly Maintenance Charge.....	\$ 6.00
Each Check Paid.....	\$ 0.15
Each Deposit.....	\$ 0.60
Income Credit.....	Varies
(based on average collected balance; per \$100.00)	
Each ACH debit or credit.....	\$ 0.15

Visa® Business Check Card

ATM deposits, withdrawals or balance inquires at North Easton Savings Bank offices No Charge

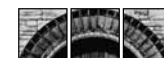
Foreign ATM Balance Inquiry.....	\$ 1.50
Foreign ATM Withdrawal.....	\$ 1.50

(Applies to Business Checking Accounts, Money Market Accounts, and Statement Savings. This fee does not include surcharges imposed by other terminal owners.)

ATM Overdraft/NSF Charge.....	\$ 29.00
Replacement Fee.....	1 Free Per Year,
	\$10.00 for each additional card

Other Fees

Transfer Fee.....	\$ 5.00
Returned Mail Fee.....	\$ 5.00
	per month
Two signatures required on an account.....	\$ 10.00
	per month



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New Account Information

Individual Account

Joint Account

First Name Middle Initial Last Name

Social Security Number Date of Birth Place of Birth

Address

City State Zip

Driver's License Number Issuing State Exp Date

Home Phone Cell Phone

Email Address

Mother's Maiden Name

Employer Job Title

Employer Address

City State Zip

Business Phone Business Fax

New Account Information (continued)

Please Indicate Requested Products Below:*

Access On-Line™ Internet Banking Instant Issue ATM Card ATM Card

Access Line™ Telephone Banking Visa Debit Card

Instant Issue ATM Card Number: _____

Please allow access to the following accounts with ATM/Visa Debit Card:

_____ Checking

_____ Savings

Because of Federal Regulations, transfers from Statement Savings Accounts and Money Market Accounts to another account or to third parties by check, draft, debit card, pre-authorized, automatic, online or telephone transfers are limited to six (6) per month or statement cycle. You will be subject to a charge for each excess transaction. Refer to our fee schedule for the applicable fee. You can however make unlimited withdrawals and transfers in person at the bank without charge.

When applying for a Visa Debit and/or ATM card, I understand that I am the only individual authorized to use the card and that use of the card signifies agreement to the terms and conditions set forth in the Disclosure Statement. I authorize release of credit information to North Easton Savings Bank. I understand that if I do not qualify for the Visa Check Card, an ATM Card may be issued in its place.

Signature _____ Date _____

* If the account is a joint account and the co-owner wishes to access any of the above products, the co-owner must complete and submit a separate application.

Fee Schedule For Personal Accounts

Effective July 1, 2013

** Fees subject to change **

N.O.W., E-asy AccessSM Checking, Elite AccessSM Checking, Free Basic Checking, and Money Market Accounts

Stop Payment.....	\$ 25.00
Overdraft/NSF Charge.....	\$ 29.00
(overdraft items drawn on us)	per overdraft
Overdraft/NSF Charge.....	\$ 29.00
(NEACH overdrafts)	per overdraft
Deposited Items Returned.....	\$ 5.50
	per item
Copies of Checks.....	\$ 3.00
(both sides)	each
Copies of Statements.....	\$ 5.00
(per page)	each
Telephone calls for checks cleared.....	\$ 2.00
(no charge through "Access-Line" TM)	
Account Reconciliation and/or Research.....	\$ 25.00
(minimum \$25.00)	per hour
Check Printing.....	Fee depends
	on check style ordered

E-asy AccessSM Checking without direct deposit & N.O.W. Accounts

Monthly minimum balance fee if the daily balance drops below \$400.00 any day of the month.....	\$ 5.00
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Elite AccessSM Checking

Monthly minimum balance fee if the daily combined deposit balance drops below \$5,000.00 any day of the month or the required direct deposit is not maintained.....	\$ 30.00
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Passbook Savings, Statement Savings, and All Purpose Savings Accounts

Lost Passbook Charge.....	\$ 10.00
Closing new account within 90 days of opening.....	\$ 10.00
Deposited Items Returned.....	\$ 5.50
	per item

Money Market Accounts

Closing new account within 6 months of opening.....	\$ 10.00
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Money Market and Statement Savings Accounts

Over Limit Activity Charge.....	\$ 10.00
(per excess transaction per month or statement cycle)	

Individual Retirement Accounts

Trustee Fees Assessed Annually.....\$ 10.00

ATM Cards & VISA® Check Cards

ATM deposits, withdrawals or balance inquiries at North Easton Savings Bank offices.....No Charge

Foreign ATM Balance Inquiry.....\$ 1.50

Foreign ATM Withdrawal.....\$ 1.50

(Applies to Free Basic Checking, N.O.W. Accounts, Money Market Accounts, and Statement Savings. This fee does not include surcharges imposed by other terminal owners.)

ATM Overdraft/NSF Charge.....\$ 29.00

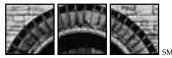
Replacement for ATM & VISA® Check Card.....1 Free Per Year, \$10.00 for each additional card

Other Fees

Transfer Fee.....\$ 5.00

Returned Mail Fee.....\$ 5.00 per month

Two signatures required on account.....\$ 10.00 per month



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Direct Deposit Enrollment Form

Company Name _____ Date _____

Address _____

City _____ State _____ Zip _____

I hereby authorize the above Company to initiate credit entries and to initiate, if necessary, debit entries and adjustments for any credit error to my account indicated below at the depository institution named below.

Please begin making this automatic deposit into my new account effective: _____

North Easton Savings Bank 211371463

Depository Institution _____ Routing Number _____

Account Number _____

Please contact me at the following phone number if you have any questions:

Phone# (Day) _____ Phone# (Evening) _____

Signature _____

Name (Please Print) _____

Address _____

City _____ State _____ Zip _____



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Direct Deposit Change Form

Company Name _____ Date _____

Address _____

City _____ State _____ Zip _____

You are currently depositing my _____ into the following account: _____ (List deposit type: Paycheck or other type of deposit)

Former Bank _____

Routing Number _____

Account Number _____

Please begin making this automatic deposit into my new account effective: _____

North Easton Savings Bank 211371463

New Bank _____ New Routing Number _____

New Account Number _____

Please contact me at the following phone number if you have any questions:

Phone# (Day) _____ Phone# (Evening) _____

Signature _____

Name (Please Print) _____

Address _____

City _____ State _____ Zip _____



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Automatic Payment Change Form

Company Name _____ Date _____

Account Number (if Applicable) _____

Address _____

City _____ State _____ Zip _____

You are currently withdrawing \$ _____
from the following account:

Former Bank _____

Routing Number _____

Account Number _____

For _____ on _____
(Payment or Reason) Date

Please stop making withdrawals from this account on: _____
Date

Automatic Payment Change Form (continued)

Start making withdrawals from my new account listed below on: _____
Date

North Easton Savings Bank 211371463

New Bank _____ New Routing Number _____

New Account Number _____

Please contact me at the following phone number if you have any questions:

Phone# (Day) _____ Phone# (Evening) _____

Signature _____

Name (Please Print) _____

Address _____

City _____ State _____ Zip _____

Account Closure Form

Bank Name _____ Date _____

Account Number _____

Address _____

City _____ State _____ Zip _____

Please close the following account number _____
and send a check for the remaining balance to the address below:

Please contact me at the following phone number if you have any questions:

Phone# (Day) _____ Phone# (Evening) _____

Signature _____

Name (Please Print) _____

Address _____

City _____ State _____ Zip _____

Subscribed and sworn to me _____ of _____,
Day Month Year

Notary Public _____ (Seal)

My commission expires _____
Date

A Notary Public would be happy to serve you at any North Easton Savings Bank Branch



Member FDIC Member DIF



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