



ROSEDALE BANK

Welcome!

This kit includes details about the upcoming conversion and is a guide to your new banking products and services.

Welcome.....	2
General Information.....	3-4
Deposit Accounts.....	5-7
Online and Mobile Banking.....	8
Branches and ATMs.....	9



WELCOME TO ROSEDALE BANK



Ensuring a smooth and easy transition for you

We're excited about the opportunity to welcome you as a Rosedale Bank customer. We hope you are, too. The final step is the "conversion," when your Eastern Savings Bank accounts will become Rosedale Bank accounts. This will occur over Conversion Weekend - September 27-28, 2025.

Like Eastern Savings Bank, Rosedale Bank has deep roots in the community and a long history of local investment and community involvement. Rosedale Bank provides the excellent, hometown service you deserve and has a network of 13 branches throughout the Baltimore area.

Keeping it simple

Our priority is to ensure smooth sailing for you throughout this transition. That's why we've provided this welcome kit with the timeline for the conversion, details on how your accounts and banking services will be converted, and an introduction to many of the products and services that will soon be available to you as a Rosedale Bank customer.

Expanded access, greater convenience

After the conversion, you can bank at any branch in Rosedale Bank's extended network. That means more convenience, whether you're out running errands or just need some cash.

Personal and business banking services

Our array of personal and business banking products has you covered, from everyday checking solutions to certificate of deposit choices and retirement account options. We're always available to listen and help you meet your financial goals.

Just a phone call away

We're here for you. Please review this information carefully and keep it handy for reference over the coming weeks. You may also check for updates on our website at **rosedale.bank/welcome**. If you have questions or need help at any time before, during, or after Conversion Weekend, just ask! You can reach our conversion hotline at **410.668.4400, ext. 271**.

GENERAL INFORMATION

What you need to know about the conversion

About Rosedale Bank	Rosedale Bank has deep roots in the Baltimore area and we're proud to be part of the communities we serve. For 117 years, our core mission has not changed. We continue helping our neighbors with everyday finances and affordable home loans. As a mutual association, Rosedale Bank is owned by its depositors, not a group of investors and shareholders. We are a strong, stable financial organization that will continue to evolve to meet the needs of our customers.
Branch Hours	Please reference page 9 for a complete list of branch locations and hours.
Account Numbers	Your account number will remain the same. Please note your routing number will change to 252071557 . See the insert for more information.
Deposit Accounts (checking, savings, money market, CDs, and IRAs)	We've made every effort to transition your Eastern Savings Bank Fullerton branch deposit account(s) to Rosedale Bank account(s) that are the same or very similar. Please check the summary included at the end of the enclosed letter to see how your account(s) will be converted. You'll find additional information on pages 5-6 of this welcome kit. If you think another account type will better suit your needs, please contact us after the conversion and we'll be happy to help.
Checks	<p>We will send a letter outlining the next steps for ordering checks.</p> <p>If you don't order your checks through our provider (Deluxe), you'll need to provide your check vendor with the Rosedale Bank routing number: 252071557</p>
Online Banking and Bill Pay	<p>Eastern Savings Bank online banking will not convert to Rosedale Bank online banking once the Conversion is complete. You will need to create a username and password. When you log in for the first time on or after September 29th, select "Login", then select "First time user? Enroll now." Follow the prompts to enroll. For a step-by-step guide to enroll in Rosedale Bank's online banking visit https://rosedale.bank/services/online-banking/account-setup-security.</p> <p><i>If you currently have online banking with Rosedale Bank, your Eastern Savings Bank Fullerton branch accounts will automatically be linked to your online banking account on Monday, September 29th.</i></p>

Mobile Banking	To use mobile banking, simply download Rosedale Bank's app from your preferred app store.
Telephone Banking	EMMA Telephone Banking will no longer be available to you after the conversion. However, we offer online and mobile banking that you can use to check your account balances, view transactions, and take care of virtually all your banking, including mobile deposit. Our Call Center and our branches can assist you with questions. Our Call Center can be reached at 410.668.4400.
Debit Cards	We'll be sending you a new Rosedale Bank Mastercard ^(R) Debit Card to replace your Eastern Savings Bank Mastercard ^(R) Debit Card prior to the conversion. On September 29 th , please activate your new card by calling 1.844.378.7086, then select option 3 to create your PIN. Be sure to destroy your Eastern Savings Bank card at that time. You have the ability to conveniently add your new debit card to your mobile wallet.
Direct Deposit	Provide Rosedale Bank's routing number 252071557 to all companies, or financial institutions that deposit funds into your account--including loan payments and tax refunds.
Automatic Payments	Provide Rosedale Bank's routing number 252071557 to all merchants, companies, or financial institutions that you have previously authorized to withdraw funds from your account. If your Eastern Savings Bank debit card is tied to automatic payments, please remember to update those with your new Rosedale Bank debit card.
eStatements	New eStatements will be available starting in October. If you are new to Rosedale Bank online banking, you will need to enroll in eStatements.
Availability of Funds	Please see page 16 of the Disclosure Booklet for details.
FDIC Insurance	Your deposits will continue to be FDIC insured up to the maximum amount allowed by law, separately for six months after the conversion. After six months, normal FDIC insurance limits will apply. Please contact your local Rosedale Bank branch to help determine your specific FDIC insurance coverage. See page 7 for details on FDIC insurance for Certificate of Deposits (CD).
Wire Transfers	To initiate an outgoing wire transfer after conversion weekend, simply visit any Rosedale Bank branch.
Night Deposit Box	Night Deposit Boxes are available at all branches except Towson.

DEPOSIT ACCOUNTS

Details on your new checking, savings, and money market accounts

Our goal is to provide you with deposit accounts that are the same, or very similar to, the accounts you have had at Eastern Savings Bank. The information in these charts highlights the features and benefits of your new account(s). Please see the enclosed Disclosure Booklet for additional terms.

Checking Accounts		
Your new Rosedale Bank account	Account requirements, monthly maintenance fees and interest	Features and benefits
Everyday Checking	<ul style="list-style-type: none"> \$25 minimum opening balance No minimum balance requirement/no monthly service fee Non-interest bearing 	<ul style="list-style-type: none"> Free Rosedale Bank Mastercard^(R) Debit Card Up to 4 non-Rosedale Bank ATM surcharge rebates* per month Unlimited check writing, deposits, and withdrawals Free online, mobile and banking plus free online money management tool Monthly eStatements or mailed paper statements
Everyday Interest Checking	<ul style="list-style-type: none"> \$250 minimum opening balance \$250 monthly balance required to avoid \$10 fee Earns tiered interest: <ul style="list-style-type: none"> At least \$100, but less than \$2,500 At least \$2,500, but less than \$10,000 \$10,000 or more Interest is compounded daily and credited monthly 	<ul style="list-style-type: none"> Free Rosedale Bank Mastercard^(R) Debit Card Up to 4 non-Rosedale Bank ATM surcharge rebates* per month Unlimited check writing, deposits, and withdrawals Free online, mobile and banking plus free online money management tool Monthly eStatements or mailed paper statements
Everyday Business Checking	<ul style="list-style-type: none"> \$100 minimum opening balance No minimum balance requirement/no monthly service fee 150 free transactions per month; \$0.30 per additional item after 150 Non-interest bearing 	<ul style="list-style-type: none"> Free Rosedale Bank Mastercard^(R) Debit Card Up to 4 non-Rosedale Bank ATM surcharge rebates* per month Free online, mobile and banking plus free online money management tool Monthly eStatements or mailed paper statements
Everyday Business Plus	<ul style="list-style-type: none"> \$100 minimum opening balance \$1,500 minimum balance requirement to avoid \$15 fee and earn interest 400 free transactions per month; \$0.30 per additional item after 400 Interest is compounded daily and credited monthly 	<ul style="list-style-type: none"> Free Rosedale Bank Mastercard^(R) Debit Card Up to 4 non-Rosedale Bank ATM surcharge rebates* per month Free online, mobile and banking plus free online money management tool Monthly eStatements or mailed paper statements

*When you withdraw cash from an ATM not owned by Rosedale Bank, you may be charged a fee by the ATM Operator. Rosedale Bank will reimburse such fees for up to the first four (4) transactions per card per statement cycle.

Savings Accounts

Your new Rosedale Bank account	Account requirements, monthly maintenance fees and interest	Features and benefits
Everyday Savings	<ul style="list-style-type: none"> • \$10 minimum opening balance • No minimum balance requirement/no monthly service fee • Earns interest on balances of \$100 or more • Interest is compounded daily and credited monthly 	<ul style="list-style-type: none"> • Free online and mobile banking, plus free online money management tool • Quarterly eStatements or mailed paper statements (monthly for months with electronic transfers)
Christmas Club	<ul style="list-style-type: none"> • \$1 minimum opening balance • No minimum balance requirement; no monthly service fee • Earns interest on balances of \$1 or more • Interest is compounded daily and credited annually • Deposit only until maturity • Close without account maturing 	<ul style="list-style-type: none"> • Free online and mobile banking, plus free online money management tool

Money Market Accounts

Money Market Account	<ul style="list-style-type: none"> • \$2,500 minimum opening balance • \$2,500 monthly balance required to avoid \$20 fee • Earns tiered interest: <ul style="list-style-type: none"> ◦ At least \$100, but less than \$2,500 ◦ At least \$2,500, but less than \$10,000 ◦ At least \$10,000, but less than \$25,000 ◦ \$25,000 or more • Interest is compounded daily and credited monthly 	<ul style="list-style-type: none"> • Free online and mobile banking, plus free online money management tool • Monthly eStatements or mailed paper statements
Business Money Market Account	<ul style="list-style-type: none"> • \$2,500 minimum opening balance • \$2,500 monthly balance required to avoid \$25 fee • Earns tiered interest: <ul style="list-style-type: none"> ◦ \$2,500 to \$49,999 ◦ \$50,000 to \$99,999 ◦ \$100,000 to \$499,999 ◦ \$500,000 or more • Interest is compounded daily and credited monthly 	<ul style="list-style-type: none"> • Free online and mobile banking • Monthly eStatements or mailed paper statements



Certificates of Deposit (CDs)

Your Eastern Savings Bank CD will be converted to a Rosedale Bank Everyday CD and will keep the same term and interest rate until it matures. Your account will automatically renew at maturity. You'll have a grace period of seven calendar days after the maturity date to withdraw the funds or make a change without penalty. The penalties for early withdrawal from your CD may change. Please refer to page 7 of the Disclosure Booklet.

In addition to our Everyday CD, we offer a Bump-Up CD and a Pick-Your-Term CD, both with a minimum deposit of \$10,000. The Bump-Up CD lets you choose a term and get the rate that's available on the day you open your CD. If our interest rates rise during the term of your CD, you can choose to "bump up" one time during the term and enjoy that higher rate through the rest of the term. Rosedale Bank's Pick-Your-Term CD lets you match your savings to a timetable, such as a planned vacation, expected upgrades to your home appliances, or any other goal with a planned timeline.

FDIC Insurance for CDs

CDs that mature during the FDIC six-month grace period immediately following the conversion are renewed for the same dollar amount (either with or without accrued interest added to the principal amount) for the same term as the original deposit. They will be separately insured until the first maturity date after the expiration of the FDIC six-month grace period. CDs that mature during the FDIC six-month grace period and are renewed on any other basis, or are not renewed and become savings or checking deposits, will be separately insured only until the end of the FDIC six-month grace period. CDs that mature after the end of the FDIC six-month grace period will be separately insured until the earliest maturity date of the CD.

Individual Retirement Account Certificates of Deposit (IRA CDs)

Your Eastern Savings Bank IRA CD will be converted to a Rosedale Bank Everyday IRA CD and will keep the same term and interest rate until it matures. Your account will automatically renew at maturity. You'll have a grace period of seven calendar days after the maturity date to withdraw the funds or make a change without penalty. The penalties for early withdrawal from your IRA CD may change. Please refer to page 9 of the Disclosure Booklet for details. We also offer Roth IRAs for retirement savings and Coverdell education savings accounts (ESA) to help save for qualified higher education expenses.

ONLINE & MOBILE BANKING

24/7 online and mobile banking

If you currently use Eastern Savings Bank online banking, that service will not convert to Rosedale Bank online banking once the conversion is complete. You will need to create a username and password. When you log in for the first time on or after September 29th, select “Login”, then select “First time user? Enroll now.” Follow the prompts to enroll. For a step-by-step guide to enroll in Rosedale Bank’s online banking visit <https://rosedale.bank/services/online-banking/account-setup-security>.

If you currently have online banking with Rosedale Bank, your Eastern Savings Bank Fullerton branch accounts will automatically be linked to your online banking account on Monday, September 29th.

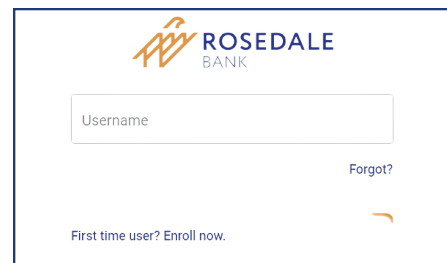
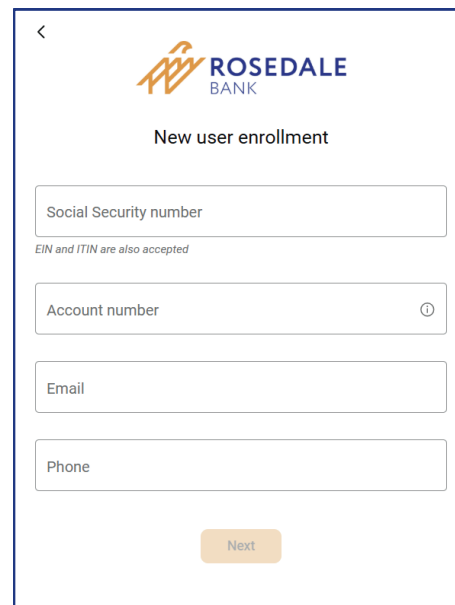
If you currently use **Eastern Savings Bank online bill pay, your payees will not be transferred.**

Please make a copy of all bill payments and internal and external transfers you currently have set up before September 26, 2025, for your records.

If you currently use Eastern Savings Bank’s mobile banking and want to use Rosedale Bank’s mobile app after the conversion, simply download our mobile app from your preferred app store for convenient banking in the palm of your hand.

Need to sign up for online and mobile banking?

We can help with that, too! If you aren’t currently using online banking but would like the convenience of 24/7 banking, you can sign up online after the conversion. Simply visit rosedale.bank/services/online-banking and click **Enroll Here**. You’ll also find easy-to-follow tutorial guides that will answer your questions about online and mobile banking and bill pay. If you prefer, stop by a Rosedale Bank branch after the conversion, and we’ll be happy to get you enrolled.

A screenshot of the Rosedale Bank login page. At the top is the Rosedale Bank logo. Below it is a large text input field labeled "Username". To the right of the field is a link that says "Forgot?". At the bottom of the page, there is a link that says "First time user? Enroll now." with a small orange arrow pointing to the right.A screenshot of the Rosedale Bank new user enrollment page. At the top is the Rosedale Bank logo. Below it is the text "New user enrollment". There are four text input fields: "Social Security number", "Account number" (with a small circular icon to the right), "Email", and "Phone". Below the "Social Security number" field, there is small text that says "EIN and ITIN are also accepted". At the bottom of the page is an orange button labeled "Next".

BRANCH & ATM LOCATIONS



After the conversion, you can bank at any branch in Rosedale Bank's extended network. For a complete Rosedale Bank branch listing, scan the QR code with your phone or visit rosedale.bank/about-us/find-a-branch.

Branch	Address	Phone	Hours
Abingdon	3106 Emmorton Rd., Abingdon, MD 21009	410.569.5296	Monday - Thursday: 9am-5pm Friday: 9am-6pm; Saturday: 9am-1pm
Arbutus	1520 Sulpher Springs Rd., Arbutus, MD 21227	410.242.1910	Monday - Thursday: 9am-5pm Friday: 9am-6pm; Saturday: 9am-1pm
Bel Air	1009 E. Churchville Rd., Bel Air, MD 21014	410.836.7555	Monday - Thursday: 9am-5pm Friday: 9am-6pm; Saturday: 9am-1pm
Dundalk	1301 Merritt Blvd., Dundalk, MD 21222	410.824.1175	Monday - Thursday: 9am-5pm Friday: 9am-6pm; Saturday: 9am-1pm
Forest Hill	104 Forest Valley Dr., Forest Hill, MD 21050	410.838.8853	Monday - Thursday: 9am-5pm Friday: 9am-6pm; Saturday: 9am-1pm
Overlea	6708 Belair Rd., Baltimore, MD 21206	410.668.1122	Monday - Thursday: 9am-5pm Friday: 9am-6pm; Saturday: 9am-1pm
Parkville	2001 East Joppa Rd., Baltimore, MD 21234	410.661.1141	Monday - Thursday: 9am-5pm Friday: 9am-6pm; Saturday: 9am-1pm
Pasadena	3820 Mountain Rd., Ste. 1, Pasadena, MD 21122	410.360.1100	Monday - Thursday: 9am-5pm Friday: 9am-6pm; Saturday: 9am-1pm
Perry Hall	9616 Belair Rd., Baltimore, MD 21236	410.256.5200	Monday - Wednesday: 9am-5pm Thursday - Friday: 9am-6pm Saturday: 9am-1pm
Rosedale	8552 Philadelphia Rd., Baltimore, MD 21237	410.866.3000	Monday - Thursday: 9am-5pm Friday: 9am-6pm; Saturday: 9am-1pm
Timonium	1730 York Rd., Timonium, MD 21093	410.970.6225	Monday - Thursday: 9am-5pm Friday: 9am-6pm; Saturday: 9am-1pm
Towson	6810 York Rd., Baltimore, MD 21212	410.377.4330	Monday - Thursday: 9am-5pm Friday: 9am-6pm; Saturday: 9am-1pm
White Marsh	7939 Honeygo Blvd., Nottingham, MD 21236	410.931.6333	Monday - Thursday: 9am-5pm Friday: 9am-6pm; Saturday: 9am-1pm