

WELCOME

*to the new bank
you've known forever.*



Banking Introduction Guide



A DIVISION OF



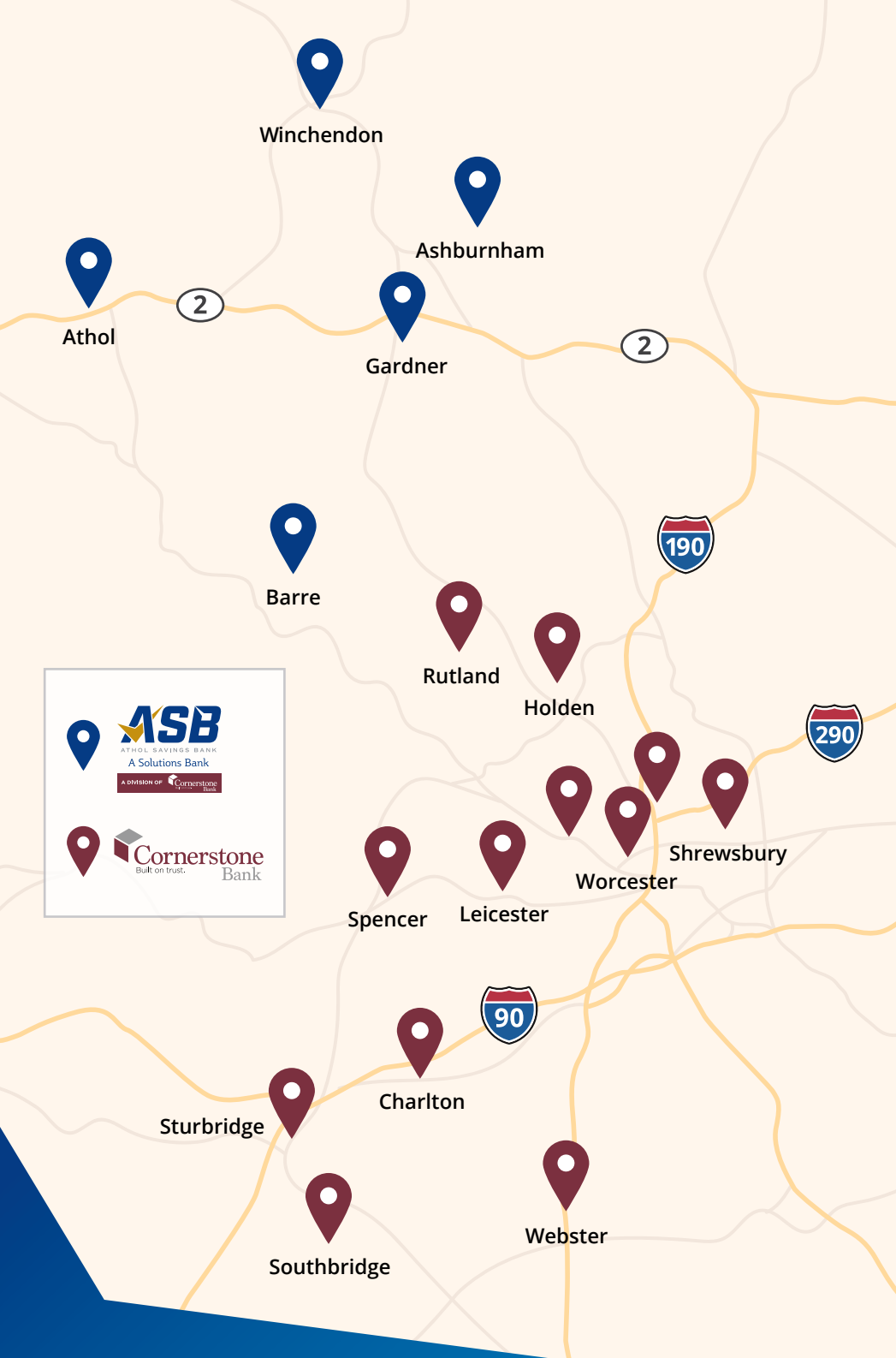
Cornerstone
Built on trust.
Bank

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THE MOST BANK BRANCHES IN WORCESTER COUNTY

Visit one of our 17 convenient locations across Massachusetts



Week of May 4th

Cornerstone Bank branded Debit Mastercard® will be mailed to account holders that previously had an active ASB Debit Mastercard®. The mailing will include activation instructions.



Continue using your current ASB Debit Mastercard® until May 18th at 8:00 am EST.

Please activate your new Cornerstone Bank Debit Mastercard® immediately and put it in a safe place until it can be used starting on May 18th at 8:00 am EST.

Friday, May 15th

ASB Mobile Deposit and Bill Pay will no longer be available starting at 9:00 am EST. ASB Online & Mobile Banking will no longer be available starting at 3:00 pm EST.

At 4:00 pm EST, **ASB branches and drive-throughs will close** for the weekend to facilitate system conversion (drive-up virtual tellers close at 5:00 pm EST).

Complete all your transfers, wires, and bill pays before 9:00 am EST.

You can still **use your ASB Debit Mastercard®** throughout the weekend.

Please note, at 4:00 pm EST, **your ASB Debit Mastercard® will enter a new daily limit of \$500 for retail purchases and ATM transactions until you begin to use your Cornerstone Bank Debit Mastercard®.** Any transactions already completed before 4:00 pm EST will count toward Friday's limit. Retail purchases and ATM transactions are considered separate. In-app purchases, such as Uber, Venmo, or similar cash apps that use your debit card will be unavailable. Balance changes will not be updated until Tuesday, May 19th. Although we do not anticipate an interruption in service, please be prepared to use an alternative form of payment throughout the conversion weekend.

Account balances may not reflect debit card transactions that occur between Friday, May 15th - Monday, May 18th. All transactions will be updated Tuesday, May 19th.

**Saturday & Sunday
May 16th-17th**

ASB branches and drive-throughs will remain closed.

ASB Online & Mobile Banking are discontinued. No access is available until Monday, May 18th at 8:00 am EST using Cornerstone Bank's Online & Mobile Banking.

Monday, May 18th

Branches and drive-throughs will reopen as Athol Savings Bank, A Division of Cornerstone Bank, for normal business.

You'll have full access to all your accounts at any Cornerstone branch, ATM, Drive-up Video Teller, and Online & Mobile Banking.

Cornerstone Bank Mobile App* is available for download anytime on the Apple® App Store** and Google™ Play.***

Your ASB Debit Mastercard® will be turned off on May 18th at 8:00 am EST. Please use your new Cornerstone Bank branded Debit Mastercard® going forward.

**Cornerstone Bank Mobile Banking is free; however, your mobile service provider may charge for text messages and/or web access. Please check your plan for details. Mobile network or WIFI connection required.*

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****Android is a trademark of Google Inc.*

ATHOL SAVINGS BANK ACCOUNT

CONVERTS TO

CORNERSTONE BANK ACCOUNT

18 - 65 Checking

18-65 Sh'Bang Checking

Basic Checking

Completely Free Checking

Direct Free Interest Checking

Direct Value Checking

Fabulous 50 Free Interest Checking

Absolutely Free - Sh'Bang

Absolutely Free Checking

Simply Free Checking

Personal Plus Checking

Premium Interest Checking

Prestige Checking

Premier Checking

SIMPLY FREE CHECKING

Simply Free Checking is a non-interest-bearing account. There are no monthly maintenance service charges (see enclosed "Account Disclosures" booklet), and this account is also designated as a Massachusetts 18/65 checking product. Simply Free Checking offers Early Pay, uChoose Rewards®, Free Paper Statements or eStatements and Credit Monitoring in addition to our standard account features, such as Online and Mobile Banking, Telephone Banking, Debit Mastercard® with Tap to Pay, and more. All these services are free.










PREMIER CHECKING

Premier Checking is an interest-bearing account when you maintain a minimum daily balance of \$10 or more (see enclosed "Account Disclosures" booklet). This account charges a monthly maintenance service charge of \$12 but can be waived if you maintain a minimum daily balance of \$2,500 in this account any day of the statement cycle or a combined minimum daily balance of \$5,000 between this account and eligible savings or money market accounts any day of the statement cycle. Eligible accounts are Statement Savings, Premier Savings, Personal Money Market, and Premier Money Market. Same tax owner must be on each account to qualify. Premier Checking offers Free ATMs Nationwide (through full ATM surcharge reimbursements), Early Pay, uChoose Rewards®, Free Paper Statements or eStatements, Credit Monitoring, Making Cents, Free Cornerstone Bank branded checks, and Preferred Rates when you open a Premier Savings. You will also receive our standard account features, such as Online and Mobile Banking, Telephone Banking, Debit Mastercard® with Tap to Pay, and more. All these services are free.

Please refer to the enclosed "Account Disclosures" booklet for complete checking account details.

To find the name of your current Athol Savings Bank Account, please refer to your latest statement.

Here is a complete lineup of our available checking accounts and features.

	Do you maintain a daily minimum balance of \$2,500 in your account?	Do you want to have access to free ATMs nationwide*?	Do you want a free checking account with eStatements?
	Premier Checking	Classic Checking	Simply Free Checking
 Free ATMs Nationwide* *Through full ATM surcharge reimbursements.	✓	✓	
 Early Pay Get paid up to two days early with direct deposit.	✓	✓	✓
 uChoose Rewards® Rewards for everyday purchases.	✓	✓	✓
 Free eStatements Enjoy the safety and convenience of eStatements.	✓	✓	✓
 Credit Monitoring Know your credit score and get tips on maintaining and improving your score. Must be enrolled in online and mobile banking.	✓	✓	✓
 Making Cents** Round up each purchase made to the nearest dollar and move it into your savings account. It's a simple and easy way to save when you spend.	✓	✓	
 Preferred Rates on Savings Accounts Earn a bonus rate on select savings accounts.	✓		
 Free Checks Free Cornerstone Bank branded checks.	✓		
 Interest on Your Checking Balance	✓		
Minimum to open each account is \$25.00 **To enroll in Making Cents you must be enrolled in online banking, have an eligible Cornerstone Bank checking account, and an eligible Cornerstone Bank savings account. Eligible checking accounts: Premier, Classic, RITE Premium, RITE Extra, RITE Student, Basic, and Workplace checking. Eligible savings accounts: Premier Savings, Statement Savings and Moola Savings. Upon enrollment, we will round up your purchases to the nearest dollar and transfer the difference from your checking account to your savings account. Purchases will not be rounded up if it makes your account reach zero or go into the negative. If a debit card purchase is subsequently reversed, the corresponding round-up transfer will remain in the designated savings account.	\$12 monthly maintenance service charge. Waived each statement cycle when you maintain a \$2,500 daily balance or a \$5,000 combined daily balance in eligible accounts. See Personal Deposit Account Brochure for details.	\$10 monthly maintenance service charge. Go paperless and save \$4 each month.	No monthly maintenance service charge, regardless of balance maintained. Massachusetts-designated 18/65 account.

ADDITIONAL BENEFITS

Checking Account



uChoose Rewards®

Rewards for everyday purchases. Participating retailers subject to change. Points become available in the month after they are earned and expire 1,096 days from the end of the month in which they are posted.



Early Pay

Get paid up to two days early with direct deposit.



Debit Mastercard® with Tap to Pay

A debit card in your name gives you the power to decide when to buy and when to save.



Digital Wallet

Access your debit Mastercard® right from your mobile device.



800-939-9103
cornerstonebank.com

Member FDIC | Member DIF

Online Banking Tools***



Credit Monitoring

Know your credit score and get tips on maintaining and improving it.



Manage My Money (MX)

Track your spending, set savings goals, build budgets, and more.



eStatements

Skip the paper statement and go paperless with eStatements.



Online/Mobile Banking

Access your account online anytime to check balances, make transfers, pay bills, and deposit checks.



Bill Pay

Decide which bills you want to pay and when.



Zelle®****

A fast, safe, and easy way to send money to friends and family.

***Tools available to customers who are enrolled in online and mobile banking.

****Must have a bank account in the US to use Zelle. Zelle and Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

ADDITIONAL BENEFITS

DEBIT CARDS

Your Cornerstone Bank Debit Mastercard® gives you simple, secure access to your money—anytime, anywhere.

Convenient Everyday Access

- Use your card wherever Mastercard® is accepted worldwide
- Make purchases in-store, online, or through digital wallets
- Withdraw cash at ATMs
- Manage your card and view transactions through Online & Mobile Banking

Built-In Security

- Real-time fraud monitoring helps protect your account
- Secure chip technology adds an extra layer of protection
- You can quickly report lost or stolen cards for immediate action

How Debit Cards Work

Your debit card is directly connected to your checking account.

- Purchases and withdrawals are deducted from your available balance
- Some transactions may place temporary holds (such as gas stations or hotels)
- Not all transactions post immediately, so your available balance may change throughout the day

Managing Your Debit Card with Confidence

We're committed to helping you stay in control of your finances.

- Track spending and balances through Online & Mobile Banking
- Set up alerts to stay informed of transactions and low balances
- Review your account regularly to avoid unexpected overdrafts

Understanding Debit Card Transactions & Overdrafts

If there are not enough available funds in your account:

- Everyday debit card purchases and ATM withdrawals may be declined
- You may choose to allow these transactions to be covered through overdraft services (fees may apply)

This gives you flexibility, while keeping you in control of how your account is managed.

OVERDRAFT SERVICES

At Cornerstone Bank, we provide options to help you manage your account with confidence—even when your balance runs low.

What is an Overdraft?

An overdraft occurs when there are not enough funds in your account to cover a transaction. We may choose to pay or decline transactions based on your available balance and account history.

Overdraft Privilege Service

Our Overdraft Privilege Service is designed to provide a level of protection for occasional, unintentional overdrafts. It works by:

- Allowing certain transactions to be covered even if funds are not available
- Helps avoid returned payments or declined transactions
- Provides peace of mind for unexpected situations

All overdrafts are paid at the Bank's discretion and are not guaranteed.

Overdraft Protection (Recommended)

For additional peace of mind, you may link another account—such as a savings account—to your checking account. By doing so:

- Funds are automatically transferred to cover transactions
- Helps reduce or avoid overdraft fees
- Provides a simple, proactive way to manage your account

Your Choices Matter

We believe in giving you control over how your account works. By opting in, you are allowing everyday debit card and ATM transactions to be covered when funds are not available (fees may apply).

If you do not opt in, these transactions will typically **be declined**.

STATEMENT SAVINGS

Statement Savings is an interest-bearing account when you maintain a minimum daily balance of \$10 or more. There is no monthly maintenance service charge on this account (see enclosed "Account Disclosures" booklet). With this account, you will receive our standard account features, such as an ATM card for quick access to your funds, Online and Mobile Banking, Telephone Banking, Free Paper statements or eStatements, Making Cents, Early Pay and more. All these services are free.

PERSONAL MONEY MARKET

Personal Money Market is an interest-bearing account when you maintain a minimum daily balance of \$.01 or more. The interest rates are tiered so the more you invest the more you earn. There is no monthly maintenance service charge on this account (see enclosed "Account Disclosures" booklet). With this account, you are able to write checks like a checking account and also receive our standard account features, such as an ATM card for quick access to your funds, Online and Mobile Banking, Telephone Banking, Free Paper statements or eStatements, Early Pay and more. All these services are free.

PREMIER MONEY MARKET

Premier Money Market is an interest-bearing account when you maintain a minimum daily balance of \$1,000 or more. The interest rates are also tiered like the Personal Money Market but offers more layers to earn more. There is no monthly maintenance service charge on this account (see enclosed "Account Disclosures" booklet). With this account, you are able to write checks like a checking account and also receive our standard account features, such as an ATM card for quick access to your funds, Online and Mobile Banking, Telephone Banking, Free Paper statements or eStatements, Early Pay and more. All these services are free.

IRA SAVINGS

IRA Savings is an interest-bearing account when you maintain a minimum daily balance of \$.01 or more. There is no monthly maintenance service charge on this account or annual service fee (see enclosed "Account Disclosures" booklet). This account allows for ongoing savings towards retirement in small increments up to the annual contribution limits. Deposits are unlimited with a minimum of \$50 each. You can choose from Traditional, ROTH, or SEP IRAs. You should consult a tax advisor to determine the annual contribution limits and which plan works best for you. With this account, you will receive our standard account features, such as Online and Mobile Banking and Telephone Banking to get account information. Free Paper statements or eStatements are also available on this account. All these services are free.

To find the name of your current Athol Savings Bank Account, please refer to your latest statement. Please refer to the enclosed "Account Disclosures" booklet for complete savings account details.

ATHOL SAVINGS BANK ACCOUNT

CONVERTS TO

CORNERSTONE BANK ACCOUNT



CERTIFICATE OF DEPOSIT (CD) & IRA CD

**ATHOL SAVINGS BANK
ACCOUNT**

CONVERTS TO

**CORNERSTONE
BANK ACCOUNT**

Certificate of Deposit

**Certificate
of Deposit**

IRA Certificate of Deposit

**IRA Certificate
of Deposit**

Quick Guide to your CD and IRA Accounts – Please refer to the enclosed “Account Disclosures” booklet for complete account details.

Your existing rate and terms will remain the same until the CD matures. Changes to how your interest will compound are described below. You will continue to receive interest payments as you currently do to until maturity. You will receive annual statements and interest and account activity can be viewed through Online & Mobile Banking and Telephone Banking.

INTEREST COMPOUNDING:

(Effective May 18, 2026)

Existing CD’s with terms less than 12 months:

Interest will continue to compound monthly, until maturity. At maturity, CD’s that renew with terms less than 12 months, interest will no longer be compounded.

Existing CD’s with terms 12 months or more:

Interest will compound continuously and continue to compound continuously if the term remains 12 months or more at renewal.

Renewal:

Your CD will automatically renew at maturity unless you instruct us otherwise. You will receive written notification prior to maturity showing your current maturity date, new maturity date, and renewal term. Please refer to the “Renewal Terms” chart to determine what term your current CD will renew into as this could be a change from your previous agreement. You will continue to have a 10-calendar day grace period after maturity to renew your CD, withdraw funds, add additional funds, or transfer to another account without penalty.

Renewal Rates:

The interest rate for each renewal term will be determined by Cornerstone Bank on or just before the renewal date. You may call prior to maturity or visit the website at www.cornerstonebank.com to find out the rate that will apply to your next renewal term. You will receive the current rate available on the day your CD matures. Upon renewal, your CD terms will update to reflect the current Cornerstone Bank terms as described in the enclosed “Account Disclosures” booklet.

Renewal Terms:

When your CD matures, your CD will renew into the following Cornerstone Bank CD:

CURRENT TERM Athol Savings Bank, A Division of Cornerstone Bank	RENEWAL TERM Cornerstone Bank
3-6 Month Term	6 Month Term
7-12 Month Term	12 Month Term
13-18 Month Term	18 Month Term
19-24 Month Term	24 Month Term
25-30 Month Term	30 Month Term
36-38 Month Term	36 Month Term
47-48 Month Term	48 Month Term
57-60 Month Term	60 Month Term

CERTIFICATE OF DEPOSIT (CD) & IRA CD

Early Withdrawal Penalties:

(Effective May 18, 2026)

Penalties that may be imposed for withdrawals before maturity.

CURRENT PENALTIES Athol Savings Bank, A Division of Cornerstone Bank	RENEWAL PENALTIES Cornerstone Bank
<p>The fee that may be imposed will equal all interest that could have been earned for the remainder of the term. This could result in the loss of Principal.</p> <p>If the withdrawal is made within the first six days after the deposit, we may impose a penalty of seven days interest on the amount withdrawn subject to penalty.</p>	<p>If your account has an original maturity of 12 months or less:</p> <p>The fee that may be imposed will equal 90 days interest on the amount withdrawn subject to penalty.</p>
	<p>If your account has an original maturity of 13 months to 35 months:</p> <p>The fee that may be imposed will equal 180 days interest on the amount withdrawn subject to penalty.</p>
	<p>If your account has an original maturity of 36 months or greater:</p> <p>The fee that may be imposed will equal 360 days interest on the amount withdrawn subject to penalty.</p>

Exceptions that may apply

In certain circumstances such as the death or incompetence of an owner of this account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. Other exceptions may also apply, for example, if this is part of an IRA or other tax-deferred savings plan and you are over the age of 70 ½.

Additional Information Regarding Your IRA Accounts:

We want to inform you of an update to how your IRA account is designated. Cornerstone Bank will be acting as the custodian of your IRA account rather than the trustee, effective May 18, 2026. As custodian, Cornerstone Bank will continue to securely hold your IRA assets, process transactions based on your instructions, and provide required reporting to the Internal Revenue Service just as before. Importantly, this change does not affect your ownership of the account, its tax-advantaged status, or how you access and manage your investments. This change mainly is just an update in account structure and terminology. Your experience and account functionality remain the same.

ATHOL SAVINGS BANK ACCOUNT



CORNERSTONE BANK ACCOUNT

Analysis Business Checking

Commercial Checking

Commercial Checking

Municipal Checking

XTreme Municipal Checking

Completely Free BSN Interest

Business Sweep Checking

Business Interest Checking

Century Business Checking

Completely Free Business Checking

Compact Business Checking

Lease Security Checking

Organizational NOW Checking

Business Maker™ Checking

IOLTA Checking

IOLTA

COMMERCIAL CHECKING

Commercial Checking offers services and features convenient for larger incorporated businesses. This account charges a monthly maintenance service charge of \$5.50, \$0.25 per deposit, and \$0.20 per check paid. These service charges can be offset by the earnings credit received. Commercial checking offers account analysis, Online and Mobile Banking, Telephone Banking, Debit Mastercard® with Tap to Pay, and more. All these services are free. Additional services are available such as ACH Payments, Positive Pay, Remote Deposit Capture, for a low monthly fee.

BUSINESS SWEEP CHECKING

A Business Sweep Account helps your business make the most of its operating balances by automatically transferring excess funds from your checking account into an interest-bearing account or other eligible option. You set a target balance, and funds above that amount are “swept” out daily and returned as needed to cover transactions—ensuring liquidity while putting idle cash to work. There is no monthly maintenance service charge on this account. With this account you are able to view account transactions through Online and Mobile Banking, which is a free service.

BUSINESS MAKER™ CHECKING

Business Maker™ Checking is great for small businesses. There is no monthly maintenance service charge on this account, however, this account charges \$0.50 per check paid (first 100 checks paid per statement cycle are free). Business Maker™ Checking offers Online and Mobile Banking, Telephone Banking, Debit Mastercard® with Tap to pay, and more. All these services are free. Additional services are available such as ACH Payments, Positive Pay, Remote Deposit Capture, for a low monthly fee.

INTEREST ON LAWYERS’ TRUST ACCOUNT (IOLTA)

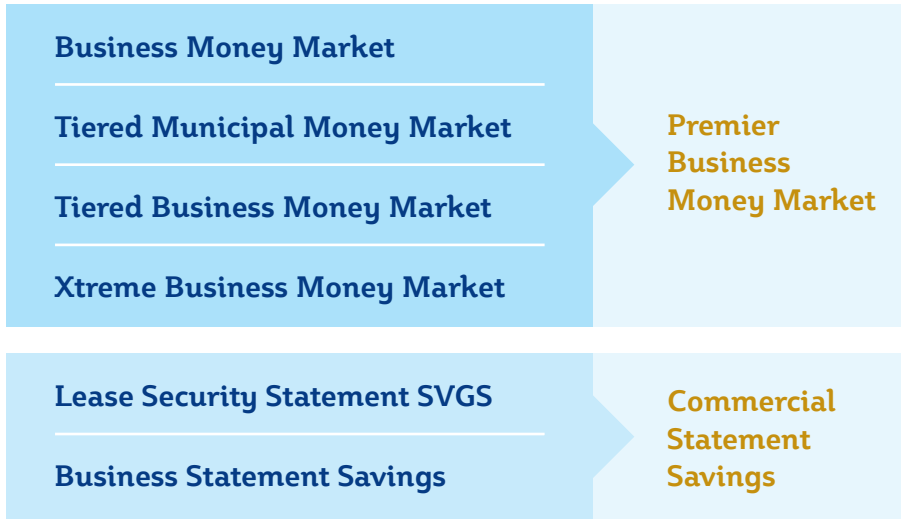
IOLTA checking is offered to attorneys and law firms that maintain escrow funds for multiple of clients. The interest earned is collected and distributed to a variety of legal programs that aid the underprivileged. There is no monthly maintenance service charge on this account and it offers unlimited monthly activity. You can view your account activity with free paper statements or eStatements, via Online Banking or by Telephone Banking.

To find the name of your current Athol Savings Bank Account, please refer to your latest statement.

ATHOL SAVINGS BANK ACCOUNT



CORNERSTONE BANK ACCOUNT



PREMIER BUSINESS MONEY MARKET

Premier Business Money Market is an interest-bearing account when you maintain a minimum daily balance of \$1,000 or more. The interest rates are tiered so the more you invest the more you earn. There is no monthly maintenance service charge on this account. With this account, you are able to write checks like a checking account and also receive our standard account features, such as an ATM card for quick access to your funds, Online and Mobile Banking, Telephone Banking, Free Paper statements or eStatements, and more. All these services are free.

COMMERCIAL STATEMENT SAVINGS

Commercial Statement Savings is an interest-bearing account when you maintain a minimum daily balance of \$0.01 or more. There is no monthly maintenance service charge on this account. With this account, you will receive our standard account features, such as an ATM card for quick access to your funds, Online and Mobile Banking, Telephone Banking, Free Paper statements or eStatements, and more. All these services are free.

To find the name of your current Athol Savings Bank Account, please refer to your latest statement.

MORTGAGES, HOME EQUITY LINES OF CREDIT, AND CONSUMER LOANS

Your rates, terms, and payment due dates will remain the same. As of May 18th, your loan bills will be sent to you by Cornerstone Bank. You can make your loan payment by mail, in person at any branch location, within Online & Mobile Banking, or by setting up an automatic payment from any bank account. If you currently have an automatic payment set up, the payments will continue to be deducted from the same account after conversion, with no interruption.

HELOC ENHANCEMENTS

Take HELOC Advances Through Online & Mobile Banking

You can now request a HELOC advance directly through Online Banking or our Mobile App.

Benefits

- Immediate access to funds
- Simple, step-by-step process
- Available 24/7
- Funds transfer directly to your checking or savings account

New: Fixed-Rate Advance Option

You can now convert a portion of your HELOC balance into a fixed-rate segment—directly within Online Banking.

What This Means For You

- Lock in a predictable rate and payment
- Choose the amount and term that fit your needs
- Manage multiple fixed-rate segments from the same HELOC

This gives you more control in changing interest-rate environments.

NEW DIGITAL LOAN FEATURES

Opt In to Loan Bill eStatements

You can now choose to receive your loan billing statements electronically.

Benefits

- Faster delivery
- Reduced paper clutter
- Secure, convenient access anytime
- Email notifications when your statement is ready

You can enroll through Online Banking.

Make Loan Payments From External Accounts

You can now make loan payments using accounts from other financial institutions—directly through our website.

What You Can Do

- Add and verify an external bank account
- Schedule one-time or recurring payments
- Enjoy a secure, streamlined payment experience

This gives you more flexibility and control over how you manage your loan payments.



ONLINE & MOBILE BANKING

Q. When can I access my account through Online & Mobile Banking using the Cornerstone Bank website or app?

A. Starting May 18, 2026 at 8:00 am EST, you will have full access to all your accounts using Cornerstone Bank Online & Mobile Banking.

Q. When can I download the Cornerstone Bank Mobile Banking App?

A. You may download the Cornerstone Bank Mobile Banking App at any time, but you will not be able to log in until May 18, 2026 at 8:00 am EST.

Q. How do I log in to access my Online & Mobile Banking?

A. You will be able to access your Cornerstone Bank Online & Mobile Banking by using your existing Athol Savings Bank Login ID/Username. For your first time logging in, you will need to use the following information for your password:

➔ **Consumer Banking Users:** the last 6 digits of your social security number and your full 8-digit date of birth (MMDDYYYY). For example, if the last 6 digits of your SSN are 223344 and your date of birth is March 3, 2000, you would enter "22334403032000" as your password for your first time login.

➔ **Business Banking Users:** the full EIN of your business and the zip code for your business's primary address. For example, if your business EIN is 123456789 and your business zip code is 01550, you will enter "12345678901550" as your password for your first time login.

After logging in, you will be prompted to change your password.

Q. Will there be changes to my current online bill payments?

A. No. If you are currently enrolled in online bill payments through your online banking at ASB, your payees will carry over and your recurring payments will continue to be paid as scheduled.

Q. Will there be changes to my current eStatements?

A. No, your current eStatement preferences will be carried over. Please be aware that the first time you access eStatements in the Cornerstone Bank Online and Mobile Banking system, you will have to review and acknowledge the Cornerstone Bank eStatement disclosure and enrollment process.

Q. Will there be changes to my current online transfer settings?

A. No, your current Athol Savings Bank account settings for online transfers will carry over to Cornerstone Bank.

DEPOSIT ACCOUNTS

Q. Will my deposit account number change?

A. No, your account number will not change, unless otherwise notified individually.

Q. Can I continue using my Athol Savings Bank checks?

A. Yes, until your supply runs out or unless otherwise notified.

Q. Will my Routing number change?

A. There is no need to worry – your current routing number will continue to work. This means any existing payments, direct deposits, checks, or automatic payments tied to your current routing number will continue without interruption. Cornerstone Bank's routing number is 211371735 and should be used for any new/future transactions.

Q. Do I need to change my direct deposit or automatic payments?

A. No. There will be no changes to your direct deposits or automatic payments. However, if you have any payments scheduled through your ASB Debit Mastercard®, you will need to update these payments with your new Cornerstone Bank Debit Mastercard®.

Q. When will I receive my statements?

A. Your final Athol Saving Bank, A Division of Cornerstone Bank statement for transactional accounts will be generated on May 15th and mailed to all customers on May 18th, even those who receive eStatements.

Cornerstone Bank statements will be generated as follows:

- Checking Products, Money Market Products and Commercial Statement Savings: Generated at the end of the month starting in May, eStatements will resume.
- Statement Savings: Generated on the 25th of each month starting in May, eStatements will resume.
- IRA Statement Savings, Certificate of Deposit, and Individual Retirement Accounts: Generated at the end of the year.



ATM/DEBIT CARDS

Q. Will I receive a new Cornerstone Bank Debit Mastercard®?

A. Yes, your new Cornerstone Debit Bank Mastercard® will be mailed to account holders that previously had an Athol Savings Bank Debit Mastercard®. It will include activation instructions. Continue using your current Athol Savings Bank debit card until May 18th at 8:00 am EST.

Activate your new Cornerstone Bank Debit Mastercard® and put it in a safe place until it can be used starting May 18th at 8:00 am EST.

Q. Can I use my Athol Savings Bank debit card over the conversion weekend?

A. Yes, you can still use your Athol Savings Bank Debit Mastercard® throughout the conversion weekend. Please note, starting Friday, May 15th, 2026, at 4:00 pm EST, you will be limited to \$500 per day for retail purchases and ATM transactions. Retail purchases and ATM transactions are considered separate. In-app purchases, such as Uber, Venmo, or similar cash apps that use your debit card will be unavailable. Balance changes will not be updated until Tuesday, May 19th, 2026.

Although we do not anticipate an interruption in service, please be prepared to use an alternative form of payment throughout the conversion weekend.

Q. What are my new debit card daily limits?

A. Your limits from your Athol Savings Bank debit card will carry over to your new Cornerstone Bank Debit Mastercard®.

MISCELLANEOUS

Q. Will branch locations change?

A. All five Athol Savings Bank branches will remain open as Athol Savings Bank, A Division of Cornerstone Bank, locations. You will also gain access to 12 additional Cornerstone Bank branches. To see Call Center extended hours, please see the inside back cover of this booklet.

Q. Will my deposits remain FDIC insured?

A. Yes. Your accounts remain insured up to applicable FDIC limits. In addition, your deposits are fully insured under DIF.

Q. When can I start visiting Cornerstone Bank branches, Drive-up Video Tellers and ATMs?

A. Starting Monday, May 18th at 8:00 am EST, you will have full access to all your accounts at any Cornerstone Bank branch or ATM. For a complete list of branch locations, please see the back of this booklet.

Q. What will happen to my safe deposit box?

A. You will continue to access your same safe deposit box at the same location and with the same annual fee until the first renewal.

Q. Can I use Athol Savings Bank deposit slips after the conversion to Cornerstone Bank systems?

A. Cornerstone Bank systems are paperless so you will no longer need to have deposit slips filled out for your transactions.

Q. Who will send me tax reporting?

A. For 2026 tax reporting, you will receive tax reporting documents from Cornerstone Bank starting in January 2027.

Q. Where do I find the name of my current ASB account?

A. To find the name of your current Athol Savings Bank Account, please refer to your latest statement.

TELEPHONE BANKING

Q. How do I access Telephone Banking?

A. Starting May 18th, 2026, bank information is available toll free 24 hours a day, 7 days a week from anywhere in the U.S. Dial 1-888-885-8847 to access account information, transfer funds, inquire on bank hours and locations, check rates and more. Your first time Telephone Banking PIN is the last 4 digits of your social security number.

LOAN ACCOUNTS

Q. Will my loan number change?

A. No, your loan number will not change.

Q. How do I make my loan payments starting on May 18th?

A. You can mail your payment made payable to Cornerstone Bank at P.O. Box 370, Southbridge, MA 01550, visit any of the 17 branch locations, pay your loan via Online & Mobile Banking, or utilize Cornerstone Bank's online platform found at "Pay My Loan" on our website at cornerstonebank.com. Automatic payments already setup will continue without any interruption.

Q. How do I contact the Bank regarding any questions I have related to my loan?

A. For questions related to loan billing, payments, or general loan servicing, please contact loan servicing at 800-939-9103 or email servicing@cornerstonebank.com. For commercial loan questions, please contact 800-939-9103.

Q. Will the terms of my Home Equity Line of Credit Change?

A. No, unless otherwise notified individually.

For the most up-to-date FAQs, please scan the QR code on the next page.

We are extending our call center hours from May 15th through June 5th.

Mon - Fri: 7:30 am – 8:00 pm

Sat: 8:30 am – 5:00 pm

Sun: 10:00 am – 5:00 pm

Email us: CustomerService@cornerstonebank.com

Call us at ASB:

888-830-3200

Call us at the

Cornerstone Bank Customer Information Center:

800-939-9103

Cornerstone Bank Customer Information Center available for account information starting Monday, May 18th.

We're here to help. Contact us with questions at 888-830-3200 or visit cornerstonebank.com/ASB by scanning the code below.





ATHOL SAVINGS BANK

A Solutions Bank

A DIVISION OF  Cornerstone
Bank

We're here to help. Contact us with questions at 888-830-3200 or visit cornerstonebank.com/ASB by scanning the code below.



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