



Updated Key Dates & Information

Important updated information about the transition to Middlesex Savings Bank. As we work on the final stages of transitioning your accounts to Middlesex Savings Bank, there are important dates and information we'd like you to be aware of. This document provides details on the conversion that will take place the weekend of August 15th, as well as key questions and answers relating to your transitioned accounts, products and services. If you have immediate questions, please call a Middlesex representative at **1-877-INFO CTR (1-877-463-6287)** Monday–Friday, 7:00am - 9:00pm; Sat., 8:30am - 1:00pm, or visit www.middlesexbank.com/strata.

KEY CONVERSION DATES

Strata Bank will officially change its name to Middlesex Savings Bank on August 15th. The conversion will occur over a period of time from August 13th to August 17th. In order to ensure a smooth transition, some banking services will be temporarily unavailable. Rest assured you will be able to access your money with your ATM or Visa® Check Card.

August 2009						
Sunday 9	Monday 10	Tuesday 11	Wednesday 12	Thursday 13	Friday 14	Saturday 15
<ul style="list-style-type: none"> • Week of 8/3 customers receive new ATM or Visa Check Card • July 31st is the final day to redeem Strata Gold Rewards points 				<ul style="list-style-type: none"> • Strata Business Express Online Banking and Billpay shut down at 6:00 pm 	<ul style="list-style-type: none"> • Strata Online Banking and Billpay and telephone banking shut down at 6:00 pm • Final day Money Market checks may be written 	<ul style="list-style-type: none"> • All Strata branches closed • Strata ATMs available for cash withdrawals only
16 <ul style="list-style-type: none"> • All Strata branches closed • Strata ATMs available for cash withdrawals only 	17 <ul style="list-style-type: none"> • Branches open as MSB • All MSB services available 	18	19	20	21	22
<p>To answer questions regarding the transition, the MSB Info Center (1-877-463-6287) will have special extended hours on Sat. August 15th and Sun. August 16th from 8:00 am to 9:00 pm or visit us online at www.middlesexbank.com/strata.</p>						
MSB = Middlesex Savings Bank						

WILL MY ACCOUNT FEES OR MINIMUM BALANCE REQUIREMENT CHANGE?

In this package, you will receive an Account Summary insert which highlights your new Middlesex Savings Bank account(s). To get more detailed information on your new account(s), refer to the page in the brochure indicated on the Account Summary statement.

WILL I RECEIVE A NEW VISA CHECK OR ATM CARD?

Yes, a new card will be sent to you the week of Aug. 3rd.

WILL RECURRING PAYMENTS MADE USING MY VISA® CHECK CARD CONTINUE?

If you have payments that are charged each month to your Visa® Check Card, you will need to contact the merchant

and provide them with your new card number. These payments appear on your statement as a “POS Purchase”.

WILL MY ONLINE BANKING LOGIN BE THE SAME?

When you login to Middlesex Savings Bank online banking on August 17th, you will still be able to use your existing Strata user name. You will, however, need to reset your password. Your initial password will be MSBankXXXX (the XXXX is the last four digits of your Social Security or Tax ID number). You will be asked to complete our secure registration process. You may customize your password after you have completed registering. Business Express customers must call **1-877-INFO CTR (1-877-463-6287)** for more details.



WILL AUTOMATED TELEPHONE BANKING CHANGE?

To access Middlesex Savings Bank telephone banking, you will need to enter your Social Security number followed by an initial access code which will be the last four digits of your Social Security Number. Once you login, for your security you will need to personalize your access code.

If you have a joint account, each account holder must choose a unique access code after logging in initially with the last four digits of their Social Security Number. Joint account holders cannot share the same access code. Please note, with the Middlesex SmartAccess24 system, you can access all your accounts in one session. The system allows you to either speak your selection or use your telephone keypad.

WHAT WILL HAPPEN TO STRATA BANK BRANCHES?

Most branches will remain open; however, Strata branches in Medfield and Hopkinton will be consolidated into the Middlesex branches in those towns on the weekend of August 15th. The Strata Hopkinton branch will still be accessible for ATM and night deposit services only.

WHAT WILL HAPPEN TO THE PEOPLE IN MY LOCAL BRANCH?

We are committed to retaining all of the employees of the Strata Bank branches, within Middlesex after the merger.

HOW WILL MY ACCOUNTS BE INSURED?

Deposits at Middlesex are insured in full through a combination of insurance provided by the Federal Deposit Insurance Corporation (FDIC) and Depositors Insurance Fund (DIF). Visit www.middlesexbank.com/strata for more details.

WILL MY STRATA BANK ACCOUNT NUMBER CHANGE?

Your existing Strata Bank Deposit account number(s) will remain the same. Loan numbers may also include your note number.

WILL MY DIRECT DEPOSIT CONTINUE?

Yes. You will not need to make any changes.

WILL AUTOMATIC PAYMENTS FROM MY ACCOUNT CONTINUE?

If you have automatic payments that come from your account each month they will continue to do so. These payments appear on your statement as a “preauthorized withdrawal”.

WILL I NEED NEW CHECKS?

No, you will be able to use your current Strata checks. However, you can order checks at any time through Middlesex Savings Bank.

WHAT WILL HAPPEN WITH MY SAFE DEPOSIT BOX?

If you have a safe deposit box at the Hopkinton or Medfield Strata branch, it will be securely relocated to the Middlesex branch in that town prior to the conversion date. We will send you more information on this in a separate mailing.

WILL THE MERGER AFFECT MY EXISTING STRATA BANK CONSUMER OR BUSINESS LOAN OR LINE OF CREDIT?

Be assured, this merger has no impact on existing loan rates, terms and conditions. You will also continue to have access to your line of credit.

WILL MY STRATA MORTGAGE BE SOLD?

There will be no changes for now. Should any mortgages be sold in the future, you will be notified well in advance.

WILL MY LOAN PAYMENT CONTINUE TO BE WITHDRAWN AUTOMATICALLY FROM MY CHECKING ACCOUNT?

Yes, all automatic loan payments you have set up will continue to be deducted from your Middlesex account(s).

WILL I CONTINUE TO RECEIVE MONTHLY LOAN BILLS?

Yes, you will continue to receive a loan bill as you do now. Your loan payment amount and schedule will remain the same.

WILL THE RELATIONSHIP MANAGER FOR MY BUSINESS CHANGE?

Some businesses will be assigned a new Relationship Manager, however you can be assured you will receive the same exceptional service and support.

WHOM SHOULD I CONTACT WITH MY BUSINESS BANKING QUESTIONS?

You can contact your Branch Manager or your primary Relationship Manager. Or call our Customer Information Center at **1-877-INFO CTR (1-877-463-6287)**.



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