

Important information about FDIC coverage.

On November 2, 2026, Adams Community Bank and Pittsfield Cooperative Bank become divisions of Trailmark Bank and will become one FDIC-insured financial institution.

If you have deposits at both Adams Community Bank and Pittsfield Cooperative Bank, the FDIC provides a six-month grace period following a merger. During this period, deposits previously held at each bank will continue to be insured separately, generally up to \$250,000 per depositor, for each FDIC ownership category.

After the six-month grace period, deposits held under the Adams Community Bank and Pittsfield Cooperative Bank names will be combined for purposes of determining FDIC insurance coverage. Different FDIC ownership categories may qualify for separate coverage.

Special FDIC Rules for Certificates of Deposit (CDs)

FDIC rules provide additional protection for certain CDs following a bank merger:

If your CD...	Then
Matures within six months after November 2, 2026, and is renewed for the same term and same amount	It will continue to be separately insured until the first maturity date after the six-month grace period.
Matures within six months after November 2, 2026, and is renewed for a different term or different amount	Separate FDIC coverage will continue through the six-month grace period.
Does not mature within six months after November 2, 2026	It will continue to be separately insured until its maturity date.

Have deposits at both banks?

If your combined deposits exceed \$250,000, we encourage you to speak with your banker about your deposit insurance coverage. FDIC insurance is based on account ownership categories, so you may qualify for coverage greater than \$250,000.

You can also learn more about deposit insurance and calculate your coverage using the FDIC's Electronic Deposit Insurance Estimator (EDIE) at www.fdic.gov.

Additional Protection Through the Depositors Insurance Fund (DIF) Coverage

In addition to FDIC insurance, deposits at Trailmark Bank are insured by the Depositors Insurance Fund (DIF) for amounts above FDIC insurance limits.

This additional DIF coverage means that deposit balances at Trailmark Bank are fully insured through the combination of FDIC **and** DIF insurance.

FDIC insurance applies up to applicable federal insurance limits, and DIF insurance provides coverage for deposit amounts above those limits.