

What to expect and when.

Important Information for your transition to Trailmark Bank.

Transition Weekend December 4 - 7, 2026



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Trailmark Bank

*Together, we're building a stronger bank for Berkshire County,
with the resources and expertise to serve our customers today
and for generations to come.*



Built on local strength. Ready for what's next.

*Trailmark Bank brings together Adams Community Bank
and Pittsfield Cooperative Bank – two institutions with
nearly 300 years of combined service.*

Our new name may be different, but the values behind it are familiar: strong relationships, locally focused, and a long-term commitment to the people and communities we serve in the Berkshires.

More capabilities. The relationships you value.

- **The people you know** – You'll continue to see the familiar faces and work with the local bankers who know you, your goals, and your community.
- **Decisions stay local** – Trailmark Bank remains locally focused, with decisions made right here in the Berkshires by people who understand the communities we serve.
- **More behind your financial goals** – Together, we have greater resources and financial strength, deeper expertise, and increased lending capacity to support individuals, families, and businesses.
- **Greater investment in what's next** – Our combined strength gives us more ability to invest in technology, infrastructure, and services that make banking easier and help us serve you better.
- **A stronger presence across the Berkshires** – With full-service locations across Berkshire County, Trailmark Bank brings together a broader community banking presence while remaining grounded in the region we call home.

New name. Shared focus. More possibilities ahead.



Key Dates

Friday, December 4	• All Adams Community Bank and Pittsfield Cooperative Bank branches will be open for normal business hours. • Adams Community Bank Customer Connect and the Pittsfield Cooperative Bank Call Center will close at 6 PM. • Full access to Online & Mobile Banking will remain available through 12 PM.
Saturday & Sunday, December 5-6	• Branches will remain closed. • Access to Online & Mobile Banking will remain unavailable. • Customer Connect will be open from 9 AM – 2 PM on Saturday and 10 AM – 1 PM on Sunday for any merger-related questions by calling 413.743.0001. Transactions cannot be conducted.
Monday, December 7	• The transition of accounts and services is complete. • Branches and Customer Connect reopen as Trailmark Bank. • You may log into Trailmark Bank Online & Mobile Banking and download the Trailmark Mobile Banking app from your App store.



Frequently Asked Questions

Q: Will my account(s) remain the same?

A: Yes. Your account type(s) and account(s) will remain the same following the conversion to Trailmark Bank.

Q: Will the routing number I use change?

A: Trailmark Bank's routing number will be **211871523**, which is the same routing number currently used by Adams Community Bank. If you currently use Adams Community Bank's routing number, no changes are required.

Q: What will happen to my direct deposits, automatic payments and recurring transfers?

A: There is no action required because your account number will remain the same, and your previous routing numbers will automatically redirect to Trailmark Bank's routing number. Most direct deposits, automatic payments, and recurring transfers should continue without interruption.

Q: Can I continue to use my current checks and deposit tickets?

A: Yes. You can continue using your current checks until you need to reorder. When it's time to order new checks, they will be issued with the Trailmark Bank name and branding. Deposit tickets will no longer be used after conversion.

Q: Can I continue to use my current debit/ATM card? Will I receive a new card?

A: Yes. You can continue to use your current debit or ATM card following the conversion. New Trailmark Bank debit cards will be issued in **early 2027**. We will send additional communications with details and instructions before the new cards are distributed.

Q: When can I begin using all Trailmark Bank branches and ATMs?

A: Beginning **Monday, December 7**, customers will have access to all Trailmark Bank branches and ATMs, providing expanded access and convenience throughout Berkshire County.

Q: Will there be any interruption to my debit card, ATM or banking services during conversion weekend?

A: During this time, you will still be able to use your debit card and access ATMs as you normally would. Customers are encouraged to complete any planned online banking transactions before the conversion weekend. Online & Mobile Banking will be unavailable beginning at **12 PM on Friday, December 4**, and are expected to be available again on **Monday, December 7**.

Q: What happens to my Online & Mobile Banking access? Do I need to register or download a new app?

A: You will need to download the new Trailmark Bank mobile app and log in using your current Adams Community Bank username and password. Your Online & Mobile Banking credentials will remain the same.

Q: Will I continue to receive eStatements, or will I need to re-enroll?

A: We are working to make the transition as seamless as possible. Additional information regarding eStatements will be communicated before conversion. No action is required for Adams Community Bank customers. If you are currently enrolled in eStatements, your enrollment will continue automatically, and you will continue to receive your statements electronically after the conversion. You do not need to re-enroll.

Q: Will the terms or rates on my existing CDs or loans change?

A: No. Existing loan terms, CD terms, and interest rates on these products will remain the same as well. Any future changes will be communicated in advance.

Q: Are my deposits still insured?

A: Yes. Your deposits remain fully insured in accordance with FDIC and DIF regulations. Please refer to the enclosed *Important Information about FDIC Coverage* insert for additional information.

Q: I already have accounts at both banks. What happens to my accounts and Online Banking access?

A: We are working to provide a seamless experience for customers with accounts at both banks. Additional information about account access and Online Banking will be communicated before conversion. If you currently have accounts at both Adams Community Bank and Pittsfield Cooperative Bank, your Pittsfield Cooperative Bank accounts will be added to your existing Adams Community bank Online Banking profile. Beginning **December 7, 2026**, you will be able to view and manage all of your accounts through a single Trailmark Bank Online Banking login. No action is required on your part.

Q: What should I do before conversion weekend, and who should I contact if I need assistance?

A: Before conversion weekend, please watch for communications from Adams Community Bank and review any instructions provided. If you need assistance, contact your local branch or our Customer Connect at **413.743.0001**, and we will be happy to help.



Important Information

The following materials detail what to expect as Adams Community Bank and Pittsfield Cooperative Bank become Trailmark Bank.

ATM Access	• You may continue to use the ATMs for withdrawals throughout conversion weekend. • Deposits made at our ATMs may have limited availability.
ATM/Debit Cards	• Your current ATM/debit card will continue to work post conversion. New Trailmark Bank ATM/debit cards will be issued in early 2027.
Branches & Call Center	• Branches will be open during normal business hours on Friday, December 4, and will reopen as Trailmark Bank on Monday, December 7. • The Call Centers for both Adams Community and Pittsfield Cooperative will close at 6 PM on Friday, December 4. We will be open on Saturday, December 5 from 9 AM – 2 PM and on Sunday, December 6 from 10 AM – 1PM. Call 413.743.0001.
Checks	• You may continue to use your existing bank checks until you need to reorder new ones. When a reorder is placed, you will receive Trailmark Bank checks.
Direct Deposit & Automatic Payments	• Direct deposits and automatic payments will not be affected – current routing numbers will still be recognized.

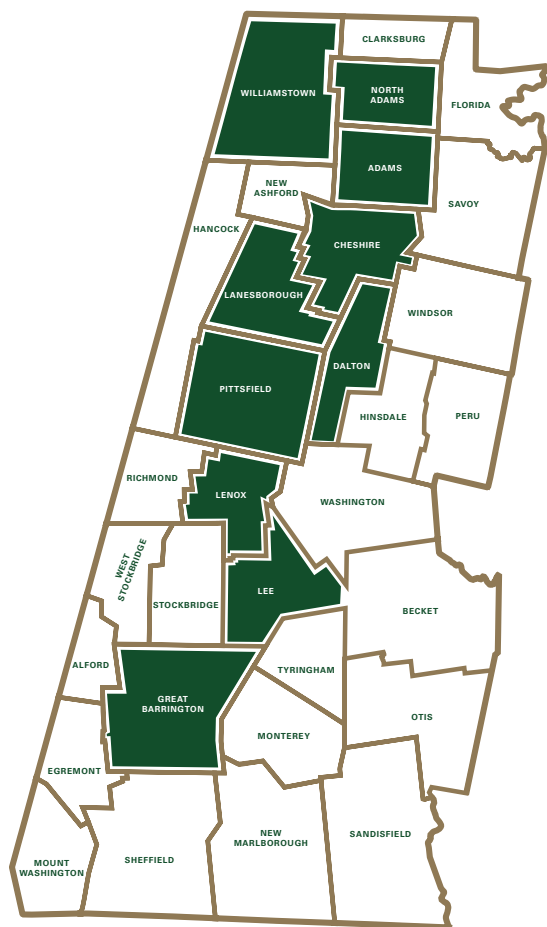


Loans	• Terms of your loan will not change • Automatic and ACH payments will continue to be processed without interruption • Mail-in payments after Friday, December 4 should be mailed to: Trailmark Bank PO Box 306 Adams, MA, 01220.
Online & Mobile Banking	• Full access to Online & Mobile Banking will remain available through 12 PM on Friday, December 4. • Beginning on Monday, December 7, you will be able to log in to Trailmark Bank Online & Mobile Banking using your current username and password. Please be prepared and take note of your login credentials before Friday, December 4. • As of Monday, December 7, you may download and begin using the Trailmark Bank mobile app.
Online Bill Pay	• Bill Pay will be available on Monday, December 7, by logging in to Trailmark Bank Online & Mobile Banking. • All payees, including scheduled and recurring payments, will transition to Trailmark Bank Bill Pay. • Bill Pay history and alert notifications will also transition.
Statements & Transaction History	• For eStatement customers, we recommend downloading your bank statements prior to Friday, December 4 as backup. • For Online & Mobile Banking, transactional history will be available after the conversion.
Telephone Banking	• Telephone Banking will be unavailable as of 5 PM on Friday, December 4. • On Monday, December 7, Telephone Banking will be available at 888-338-7272.



Locations

Beginning on **Monday, December 7, 2026**, you will have access to more banking locations as a result of the merger between Adams Community Bank and Pittsfield Cooperative Bank.



Adams

93 Park Street

Cheshire

75 South Street

Great Barrington

325 Main Street

322 Main Street
(Lending Office)

Dalton

431 Main Street

Lanesborough

545 South Main Street

Lee

41 Park Street

Lenox

7 Main Street

North Adams

31 Eagle Street

Pittsfield

110 Dalton Avenue

660 Merrill Road

734 Williams Street

70 South Street

Williamstown

273 Main Street

As of Monday, December 7, visit TrailmarkBank.com to learn more.

