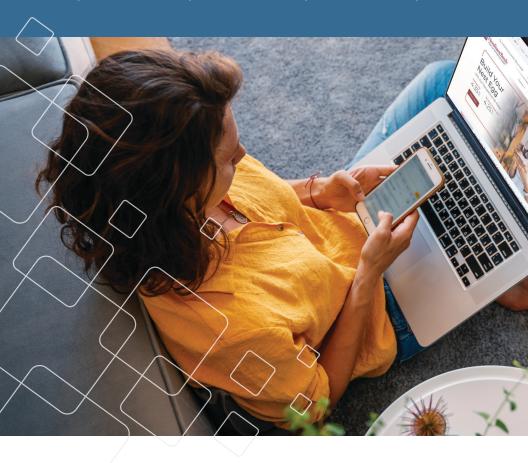


HOW TO PREPARE FOR THE TRANSITION TO NEEDHAM BANK.

What to Expect & When

FRIDAY, NOVEMBER 14, 2025 - SUNDAY, NOVEMBER 16, 2025





The following schedule outlines the anticipated conversion of BankProv services to Needham Bank over the **weekend of November 14, 2025**.

ATM ACCESS	▶ ATMs will be intermittently available, Wednesday , November 12 - Thursday November 20 . More information will be available at each ATM regarding service and availability. Please visit your nearest branch during business hours to make deposits or withdrawals during this time.
ATM/DEBIT CARDS	 You may continue to use your BankProv ATM/Debit Cards for Point of Sale transactions or ATM withdrawals during the conversion weekend. New Needham Bank ATM/Debit Cards will be issued in late October or early November, and can be activated and used for the first time starting Friday, November 14 at 3:00 p.m. On Monday, November 17 we will deactivate your BankProv ATM/Debit Card. You should begin using your Needham Bank ATM/Debit Card and destroy and discard your BankProv Debit Card on or after that date.
BRANCHES	 All BankProv branches will close 2:00 p.m. on Friday, November 14 and will then be transitioned to Needham Bank branches over the weekend. Branches with Saturday hours will be closed on Saturday, November 15. All branches will open on Monday, November 17 with their new hours of operation. Please refer to the back cover of the Welcome Brochure for branch hours.

CHECKS	 You may continue using your BankProv checks through and after the completion of the merger with Needham Bank. When you are ready to order new Needham Bank checks, please order through Needham Bank Online & Mobile Banking, contact 781-444-2100 or visit your local branch.
DIRECT DEPOSIT	▶ Direct deposits, including payroll and Social Security, using BankProv's routing number will continue as normal for one year. Starting November 17, you should begin to update your direct deposit information using Needham Bank's routing number: 211373539.
LOANS	 The last day to make loan payments to BankProv will be November 14, 2025. As of Monday, November 17, Needham Bank will be the servicer of all BankProv loans, and payments should be made payable to Needham Bank, Department 3830, PO BOX 4110, Woburn, MA 01888. The terms and conditions of your loan will not change.
ONLINE & MOBILE BANKING, INCLUDING BILL PAY	 BankProv Online & Mobile Banking users will receive additional information about how Online & Mobile Banking will transition to Needham Bank, including how to log in for the first time. Bill Pay Users: Establish any scheduled bill payments by November 7. No new payments can be scheduled between November 8 and November 17.
REAL TIME PAYMENTS	Real Time Payments will be unavailable starting Friday, November 14 at 3:00 p.m. and will be available again starting Monday, November 17 at 12:00 p.m.
STATEMENTS	 A deposit statement cycle will close Friday, November 14. An additional deposit statement cycle will begin Saturday, November 15, and will close as normal moving forward.



We're Here to Help.

Visit NeedhamBank.com/Welcome, scan the QR code, or call 877-487-2977.

Key Dates



Below is when to expect changes as we transition BankProv accounts and services to Needham Bank.

FRIDAY, NOVEMBER 14, 2025	▶ BankProv branch locations will close at 2:00 p.m. and will remain closed over the weekend.
SATURDAY & SUNDAY, NOVEMBER 15-16, 2025	 BankProv Online & Mobile Banking will not be available. More information will be provided in a separate Online & Mobile Banking Package mailing in late October. BankProv branches will be closed.
MONDAY, NOVEMBER 17, 2025	 The transition to Needham Bank is complete. As of 9:00 a.m. you may log into Needham Bank Online & Mobile Banking and download the Needham Bank Mobile Banking app from your App store. All BankProv branches will reopen as Needham Bank branches at 8:30 a.m.

