

HOW TO PREPARE FOR THE TRANSITION TO NEEDHAM BANK.

What to Expect & When

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





What to Expect

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](https://www.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.**