



**WE'VE UPGRADED
OUR TOOLKIT**

SUCCESSFUL SYSTEM CONVERSION MAY 21-23

Dear Valued Customer,

Our new core processing system is operational as of May 24. Our team completed all of the steps over the weekend and we are functioning as planned. You may resume your access to NSB services.

This comprehensive upgrade will ultimately enhance our already well-regarded customer service as our team fully embraces the new tools. You should not see any big changes in the way your banking information comes to you. We will continue to update you on any new developments, including when specific services are temporarily under maintenance as we fine-tune the system. We will continue to post the latest information on our resource page at www.nsbvt.com/system-upgrade.

All technology projects of this magnitude involve an adjustment period. We have added Customer Call Center staff to support our branches in answering your questions and working through any issues that you encounter. We are confident that the year of preparation we put into this project has paid off with minimal performance exceptions as we tracked the installation through two trial conversions and our go-live weekend.

As an added feature of our service, we are delighted to let you know that we will be fully reopening our branch lobbies Tuesday, June 1. You will still be asked to observe our health safety protocols while conducting business in our facilities. That will continue to include capacity limits in each office for the number of customers served at one time in our lobby. You will not be required to stop outside the lobby doors before entry.

We are grateful that you continue to make Northfield Savings Bank your preferred financial institution. Our people have worked tirelessly to earn your trust. We have been here for our communities since 1867. Investments like the one we just made ensure that we will remain strong for the next generation.

All my best,

A handwritten signature in black ink, appearing to read "Tom", written over a white background.

Thomas S. Leavitt / President & CEO

