



Your new
Your bank

July XX, 2022

WELCOME TO ROSEDALE FEDERAL

Here's the information
you need to prepare for the
upcoming conversion.

Rosedale Federal Welcome Letter
John Q. Sample
ABC Company
123 Main Street
Anytown, NY 12345

Dear Valued Customer,

Great news! We've officially completed the merger transaction with Chesapeake Bank of Maryland. Now, we're preparing to complete the conversion of your accounts and the Chesapeake Bank branches during the weekend of August 26-28, 2022 — which we're referring to as "Conversion Weekend" or the "conversion" for the purposes of this Welcome Kit. We're excited about the opportunity to welcome you as a Rosedale Federal customer.

This Welcome Kit includes important details about how your accounts will be converted and the timeline for the conversion. Please be sure to keep all these materials in your records for easy reference during the conversion.

Timeline for Conversion Weekend

On Friday, August 26th, all Chesapeake Bank branches will close at 6:00 p.m. and will reopen at 9:00 a.m. on Monday, August 29th. Please see the timeline we've included for specific details. You'll be happy to know that branch hours will be extended after Conversion Weekend. Please see page 8 of the Welcome Booklet for complete branch hours.

The chart included in this letter lists all your Chesapeake Bank accounts and the Rosedale Federal accounts they'll be converting to. The enclosed Welcome Booklet and Disclosure Booklet will explain the features and benefits of your new accounts, along with everything you need to know about the conversion process.

Important details regarding your accounts

Account numbers — Your account number(s) will remain the same.

Checks — You can continue to use your existing supply of checks following the conversion. After August 31, 2023, however, the Chesapeake Bank routing number will no longer be available, and you won't be able to use your current checks. Rest assured, we'll remind you well in advance of that date, so you'll have plenty of time to order new Rosedale Federal checks.

You can order new checks in a Rosedale Federal branch or through online banking any time after the conversion. If you don't order your checks through our check provider (Deluxe), you'll need to provide your check vendor with the Rosedale Federal routing number: **252071557**.

Online banking — If you currently use Chesapeake Bank online banking, that service will convert to Rosedale Federal online banking once the conversion is complete. Your username will not change, unless you're otherwise notified. When you log in for the first time on or after August 29th, your password will be the last four digits of your Social Security number. Once you've logged in, you'll be prompted to change your password. Beginning at 1:00 p.m. on Friday, August 26th, online banking

(over, please)

will not be available to use during Conversion Weekend. **Prior to Conversion Weekend, you'll receive a separate letter with details about how your online banking and bill pay services will be converted, along with a step-by-step guide for logging in on or after August 29th. Please watch for this notification and be sure to keep it handy for reference after Conversion Weekend. You can also find this step-by-step guide at rosedalefederal.com/welcome.**

If you currently use Chesapeake Bank business online banking, we'll be contacting you prior to Conversion Weekend to discuss how this service will be converted.

Online bill pay — If you currently use Chesapeake Bank online bill pay, this service will be converted to Rosedale Federal online bill pay during Conversion Weekend and, in most cases, your payees will be transferred. We encourage you to print a list of your payees prior to August 26th. Please note that online bill pay will not be available after 8:00 a.m. on Monday, August 22nd. Any payments you have scheduled prior to that time will be made as directed, and you'll be able to schedule new payments on or after Monday, August 29th. If you currently receive eBills via online banking, you'll need to re-establish them after Conversion Weekend.

Mobile banking — To use mobile banking on or after August 29th, simply download Rosedale Federal's mobile app. For additional help, visit rosedalefederal.com/online-banking-how-to.

Debit cards — We'll be sending you a new Rosedale Federal Mastercard® Debit Card to replace your Chesapeake Bank MasterMoney® Debit Card prior to the conversion. You can continue to use your current card through Conversion Weekend. Daily Point of Sale (POS) and ATM transaction limits during Conversion Weekend will be \$500. On August 29th, please activate your new card by calling **1.844.378.7086**, then select option 3 to create your PIN. Be sure to destroy your Chesapeake Bank card at that time. If you have auto payments set up with your debit card, be sure to contact the payees with your new Rosedale Federal card number after you receive and activate your card.

Please note: Rosedale Federal does not participate in the MoneyPass® ATM network; however, after the conversion, you can get cash and make transactions at any Rosedale Federal ATM. Plus, you'll receive up to four ATM surcharge rebates per month for non-Rosedale Federal ATM* transactions. Please scan the QR code on page 8 of the welcome booklet for a complete list of Rosedale Federal ATM locations.

Loans — If you have a Chesapeake Bank loan, you don't need to do a thing. It will transfer automatically to Rosedale Federal, and the terms of your loan will remain the same. Please see additional details and new payment address information on page 6 of the Welcome Booklet.

Home Equity Line of Credit checks — You can continue to use your existing supply of line of credit checks after the conversion. After August 31, 2023, the Chesapeake Bank routing number will no longer be available, and you won't be able to use your current checks. You'll receive new Rosedale Federal line of credit checks prior to this change.

Your Statements — You'll receive a final statement listing all activity since your last statement through August 26, 2022. Your next statement will be from Rosedale Federal and will include all activity from August 27, 2022. For tax purposes at year-end, you'll receive 2022 tax information from Rosedale Federal. If you receive eStatements, please see details on page 3 of the Welcome Booklet.

If you have questions

We've tried to anticipate and answer as many of your questions as possible in this Welcome Kit. But if you have additional questions, we're here for you. Simply visit rosedalefederal.com/welcome or call us at **410.668.4400, ext. 221**.

Sincerely,



Kevin M. Benson
President and CEO

* When you use an ATM not owned by Rosedale Federal, you may be charged a fee by the ATM Operator or any network used (including balance inquiries even if you do not complete a funds transfer). Rosedale Federal will reimburse such fees for up to the first four (4) transactions per calendar month.

Date**What to expect — based on an August 26-28 Conversion Weekend****Monday, August 22nd**

- Chesapeake Bank online bill pay, as well as electronic transfers, will not be available after 8:00 a.m. Any payments or transfers scheduled prior to that time will be made as directed, and you'll be able to schedule new payments via online banking on or after August 29th.

Friday, August 26th

- Chesapeake Bank branches will close at 6:00 p.m.
- Beginning at 1:00 p.m., Chesapeake Bank online and mobile banking will not be available throughout Conversion Weekend.

**Saturday, August 27th -
Sunday, August 28th**

- Online and mobile banking will not be available.
- Branches with Saturday hours will remain closed through the weekend.

Monday, August 29th

- Chesapeake Bank branches will open for their new extended hours as Rosedale Federal branches. See page 8 of the Welcome Booklet for details.
- Activate your Rosedale Federal Mastercard® Debit Card and destroy your Chesapeake Bank MasterMoney® Debit Card.
- ATMs will be unavailable for a short time as we convert them to Rosedale Federal ATMs. The Bel Air ATM will no longer be available as of August 29th.
- You can log in to Rosedale Federal online banking using your existing username. Your password will be the last four digits of your Social Security Number.

Your Accounts

The following list is a summary of how your Chesapeake Bank accounts will convert to Rosedale Federal and where you'll find detailed account information in the enclosed materials. Please be sure to review all the information in the Disclosure Booklet. If you believe another account will better meet your needs, please call us or stop by any Rosedale Federal branch after the conversion.

Your Chesapeake Bank account	Your new Rosedale Federal account	Account holder	Where you'll find the details
Blue Ribbon Checking account ending in XXXX	Everyday Interest Checking	John Q. Sample	Welcome Booklet page 4
Easy Checking account ending in XXXX	Everyday Checking	John Q. Sample	Welcome Booklet page 4
50+ Checking account ending in XXXX	Everyday Interest Checking	John Q. Sample	Welcome Booklet page 4
IOLTA Checking account ending in XXXX	IOLTA Checking	John Q. Sample	There will be no changes.
Employee Checking account ending in XXXX	Everyday Interest Checking	John Q. Sample	Welcome Booklet page 4
Small Business Checking account ending in XXXX	Everyday Business Checking	John Q. Sample	Welcome Booklet page 4
Corporate Checking account ending in XXXX	Everyday Business Analysis	John Q. Sample	Welcome Booklet page 4
Statement Savings account ending in XXXX	Everyday Savings	John Q. Sample	Welcome Booklet page 5

Electronic Access Savings account ending in XXXX	Everyday Savings	John Q. Sample	Welcome Booklet page 5
Student Savings Account ending in XXXX	Everyday Savings	John Q. Sample	Welcome Booklet page 5
Pet Savings Account account ending in XXXX	Everyday Savings	John Q. Sample	Welcome Booklet page 5
Christmas Club account ending in XXXX	Christmas Club	John Q. Sample	Welcome Booklet page 5
Health Savings Account ending in XXXX	Health Savings Account	John Q. Sample	There will be no changes.
Premier Money Market Account ending in XXXX	Money Market Account	John Q. Sample	Welcome Booklet page 5
Certificate of Deposit ending in XXXX	Everyday CD	John Q. Sample	Welcome Booklet page 5
IRA CD account ending in XXXX	IRA CD	John Q. Sample	Welcome Booklet page 5
Mortgage Loan account ending in XXXX	Mortgage Loan	John Q. Sample	Welcome Booklet page 6
Home Equity Line of Credit ending in XXXX	Home Equity Line of Credit	John Q. Sample	Welcome Booklet page 6
Home Equity Line of Credit Repay account ending in XXXX	Home Equity Line of Credit	John Q. Sample	Welcome Booklet page 6
Fixed Rate Home Equity Loan ending in XXXX	Fixed Rate Home Equity Loan	John Q. Sample	Welcome Booklet page 6
Auto Loan ending in XXXX	Auto Loan	John Q. Sample	Welcome Booklet page 6
Line of Credit ending in XXXX	Line of Credit	John Q. Sample	Welcome Booklet page 6
Share Loan ending in XXXX	Share Loan	John Q. Sample	Welcome Booklet page 6
Overdraft Line of Credit ending in XXXX	Overdraft Line of Credit	John Q. Sample	Welcome Booklet page 6
Commercial Loan ending in XXXX	Commercial Loan	John Q. Sample	Welcome Booklet page 6