

# WELCOME!

We're so glad you're joining us.



Your neighbor.  
Your guide.  
Your bank.

This Welcome Kit includes details about the upcoming conversion and a guide to your new banking products and services.



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# WELCOME TO ROSEDALE FEDERAL!

## Ensuring a smooth and easy transition for you

We're excited about the opportunity to welcome you as a Rosedale Federal customer. We hope you are, too. The final step is the "conversion," when all your Chesapeake Bank accounts will become Rosedale Federal accounts, and the Chesapeake Bank branches will be converted to Rosedale Federal branches. This will happen over Conversion Weekend — August 26-29, 2022.

Rosedale Federal and Chesapeake Bank have a lot in common — especially in our shared commitment to our customers, employees, and communities. The merger of our two banks simply expands your banking locations, products, and services. You'll still receive the same friendly feeling and personal experience you enjoy today.

## Keeping it simple

Our first priority is to ensure smooth sailing for you throughout this transition. That's why we've provided this Welcome Kit with the timeline for the conversion, details on how your accounts and banking services will be converted, and an introduction to many of the products and services that will soon be available to you as a Rosedale Federal customer.

## Greater convenience

After the conversion, you can bank at any branch in Rosedale Federal's extended network. That means more convenience, whether you're out running errands or just need some cash.

## Personal and business banking services

Our array of personal and business banking products has you covered, from everyday checking solutions to Certificate of Deposit choices and retirement account options. We're always available to listen and help you meet your financial goals.

## Just a phone call away

We're here for you. Please look through this information carefully and keep it handy for reference over the coming weeks. You can also check for updates at our special conversion site — [rosedalefederal.com/welcome](https://rosedalefederal.com/welcome). If you have any questions or need help at any time before, during, or after Conversion Weekend, just ask! You can reach our conversion hotline at **410.668.4400, ext. 221**.

# GENERAL INFORMATION

## Here's what you need to know about the conversion

<b>About Rosedale Federal</b>	Rosedale Federal has deep roots in the Baltimore area and we're proud to be part of the communities we serve. For 114 years, our core mission has not changed. Our purpose continues to be helping our neighbors with everyday finances and affordable home loans. As a mutual Association, Rosedale Federal is owned by its depositors, not a group of investors and shareholders. Rosedale Federal is a strong, stable financial organization that will continue to evolve to meet the needs of our customers.
<b>Branch hours and staff</b>	You'll be happy to know that branch hours will be extended after Conversion Weekend. You'll also continue to see the same friendly, helpful staff you bank with now. Please see the enclosed Welcome Letter for early closings during Conversion Weekend. For complete branch hours after Conversion Weekend, see page 8.
<b>Account numbers</b>	Rest assured that your account number(s) will not change.
<b>Deposit accounts (checking, savings, money market, CDs, and IRAs)</b>	We've made every effort to transition your deposit account(s) to Rosedale Federal account(s) that are the same or very similar. Please check the personalized account summary included at the end of the enclosed letter to see how your account(s) will be converted. You'll find additional information on pages 4-5 of this Welcome Booklet. If you think another account will better meet your needs, please visit us after the conversion, and we'll be happy to help you.
<b>Checks</b>	You can continue to use your existing supply of checks. After a year, 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 notify you well in advance of that date, so you'll have plenty of time to order new Rosedale Federal checks. Please see the enclosed Welcome Letter for information on ordering new checks.
<b>Online banking and bill pay</b>	If you currently use Chesapeake Bank online banking and bill pay, you'll be converted to Rosedale Federal online banking and bill pay once the conversion is complete. You can continue to use your existing username to log in, unless you're otherwise notified. Your password will be the last four digits of your Social Security number the first time you log in after Conversion Weekend. Once you've logged in, you'll be prompted to change your password. In the coming weeks, you'll receive a separate letter with a step-by-step guide for logging in to Rosedale Federal online banking. Please see the enclosed Welcome Letter for specific times when these services will be unavailable during Conversion Weekend.
<b>Mobile banking</b>	To use mobile banking, simply download Rosedale Federal's app from your favorite app store.

Telephone banking	Telephone banking will be discontinued after the conversion. However, we offer online and mobile banking that you can use to check your account balances, view transactions, and take care of virtually all your banking — including mobile deposit. Our Call Center can assist you with basic Telephone Banking transactions.
Debit cards	<p>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. After the conversion, be sure to activate your new card and choose your PIN, then destroy your Chesapeake Bank card.</p> <p>While your checking account number will not change, your Rosedale Federal card will have a new card number. <b>If you have automatic payments set up with your Chesapeake Bank MasterMoney® Debit Card, be sure to contact the payees with your new Rosedale Federal card number after you receive and activate your card.</b></p> <p>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 this booklet for a complete list of ATM locations.</p>
Direct deposit	<b>If your payroll, government or other check is deposited directly into your account, please provide the payer with Rosedale Federal's routing number 252071557 before August 31, 2023.</b>
Automatic payments	If you have automatic payments currently set up to process, these will continue without interruption. If you'd like to establish new automatic payments after the conversion, be sure to provide our routing number: <b>252071557</b> .
Overdraft protection line of credit	If you have an overdraft protection line of credit with your Chesapeake Bank account, this service will continue without interruption.
Safe deposit boxes	If you have a safe deposit box, you'll receive a separate communication about your box prior to the conversion.
eStatements	Past eStatements will not be available after conversion through online banking. We encourage you to make copies before August 24 if you think you will need them, or contact us. New eStatements will be available starting in September.
Availability of funds	The Rosedale Federal availability of funds policy is different from Chesapeake Bank. Please see page 12-13 of the Disclosure Booklet for details.
FDIC insurance	Your deposits will continue to be FDIC insured up to the maximum amount allowed by law, separately for six months after the merger. After which, normal FDIC insurance limits will apply. Please contact your local branch to help determine your specific FDIC insurance coverage. See page 5 for details on FDIC insurance for Certificates of Deposit (CDs).
Wire transfers	To initiate an outgoing wire transfer after conversion weekend, simply visit any Rosedale Federal branch.
Night deposit box	Night deposit box services will continue without interruption through Conversion Weekend.

\*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.

# DEPOSIT ACCOUNTS

## Details on your new checking, savings, and money market accounts

Our goal is to provide you with deposit accounts that are the same, or very similar to, the accounts you have at Chesapeake Bank. Please review the account listing in the enclosed letter to find the name of your new Rosedale Federal deposit account(s). The information in these charts highlights the features and benefits of your new account(s). Please see the enclosed Disclosure Booklet for additional terms.

Your new Rosedale Federal account	Account requirements, monthly maintenance fees and interest	Features and benefits
<b>Checking accounts</b>		
<b>Everyday Checking</b>	<ul style="list-style-type: none"> <li>• \$25 minimum opening balance</li> <li>• No minimum balance requirement/no monthly service fee</li> <li>• Non-interest-bearing</li> </ul>	<ul style="list-style-type: none"> <li>• Free Rosedale Federal Mastercard® Debit Card</li> <li>• Up to 4 non-Rosedale Federal ATM surcharge rebates* per month</li> <li>• Unlimited check writing, deposits and withdrawals</li> <li>• Free online, mobile and banking plus free online money management tool</li> <li>• Monthly eStatements or mailed paper statements</li> </ul>
<b>Everyday Interest Checking</b>	<ul style="list-style-type: none"> <li>• \$250 minimum opening balance</li> <li>• \$250 monthly balance required to avoid \$10 fee</li> <li>• Earns tiered interest: <ul style="list-style-type: none"> <li>- At least \$100, but less than \$2,500</li> <li>- At least \$2,500, but less than \$10,000</li> <li>- \$10,000 or more</li> </ul> </li> <li>• Interest is compounded daily and credited monthly</li> </ul>	<ul style="list-style-type: none"> <li>• Free Rosedale Federal Mastercard® Debit Card</li> <li>• Up to 4 non-Rosedale Federal ATM surcharge rebates* per month</li> <li>• Unlimited check writing, deposits and withdrawals</li> <li>• Free online, mobile and banking plus free online money management tool</li> <li>• Monthly eStatements or mailed paper statements</li> </ul>
<b>Everyday Business Checking</b>	<ul style="list-style-type: none"> <li>• \$100 minimum opening balance</li> <li>• No minimum balance requirement/no monthly service fee</li> <li>• 150 free transactions per month; \$0.30 per additional item after 150</li> <li>• Non-interest-bearing</li> </ul>	<ul style="list-style-type: none"> <li>• Free Rosedale Federal Mastercard® Debit Card</li> <li>• Up to 4 non-Rosedale Federal ATM surcharge rebates* per month</li> <li>• Free online, mobile and banking plus free online money management tool</li> <li>• Monthly eStatements or mailed paper statements</li> </ul>
<b>Everyday Business Analysis</b>	<ul style="list-style-type: none"> <li>• At this time, the terms of your account are not changing.</li> </ul>	<ul style="list-style-type: none"> <li>• At this time, the features of your account are not changing.</li> </ul>

\*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.

Your new Rosedale Federal account		Account requirements, monthly maintenance fees and interest	Features and benefits
Savings accounts			
Everyday Savings	<ul style="list-style-type: none"><li>• \$10 minimum opening balance</li><li>• No minimum balance requirement; no monthly service fee</li><li>• Earns interest on balances of \$100 or more</li><li>• Interest is compounded daily and credited monthly</li></ul>	<ul style="list-style-type: none"><li>• Free online and mobile banking, plus free online money management tool</li><li>• Quarterly eStatements or mailed paper statements (monthly for months with electronic transfers)</li></ul>	
Christmas Club	<ul style="list-style-type: none"><li>• \$1 minimum opening balance</li><li>• No minimum balance requirement; no monthly service fee</li><li>• Earns interest on balances of \$1 or more</li><li>• Interest is compounded daily and credited annually</li><li>• Deposit only until maturity</li><li>• Close without account maturing</li></ul>	<ul style="list-style-type: none"><li>• Free online and mobile banking, plus free online money management tool</li></ul>	
Money market accounts			
Money Market Account	<ul style="list-style-type: none"><li>• \$2,500 minimum opening balance</li><li>• \$2,500 monthly balance required to avoid \$20 fee</li><li>• Earns tiered interest:<ul style="list-style-type: none"><li>- At least \$100, but less than \$2,500</li><li>- At least \$2,500, but less than \$10,000</li><li>- At least \$10,000 but less than \$25,000</li><li>- \$25,000 or more</li></ul></li><li>• Interest is compounded daily and credited monthly</li></ul>	<ul style="list-style-type: none"><li>• Free online and mobile banking, plus free online money management tool</li><li>• Monthly eStatements or mailed paper statements</li></ul>	

## Certificates of Deposit (CDs)

Your Chesapeake Bank CD will be converted to a Rosedale Federal Everyday CD and will keep the same term and interest rate until it matures. Your account will automatically renew at maturity. You'll have a grace period of seven calendar days after the maturity date to withdraw the funds or make a change without penalty. The penalties for early withdrawal from your CD may change. Please refer to page 18 of the Disclosure Booklet for details.

In addition to our Everyday CD, we offer a Bump-Up CD and a Pick-Your-Term CD, both with a minimum deposit of \$10,000. The Bump-Up CD lets you choose a term and get the rate that's available on the day you open your CD. If our interest rates rise during the term of your CD, you can choose to "bump up" one time during the term and enjoy that higher rate through the rest of the term. Rosedale Federal's Pick-Your-Term CD lets you match your savings to a timetable, such as a planned vacation, expected upgrades to your home appliances, or any other goal with a planned timeframe.

## FDIC Insurance for CDs

CDs that mature during the six-month grace period immediately following the merger and are renewed for

the same dollar amount (either with or without accrued interest added to the principal amount) and for the same term as the original deposit, will be separately insured until the first maturity date after the expiration of the six-month grace period. CDs that mature during the six-month grace period and are renewed on any other basis, or are not renewed and become savings or checking deposits, will be separately insured only until the end of the six-month grace period. CDs that mature after the end of the six-month grace period will be separately insured until the earliest maturity date of the CD.

## Individual Retirement Account Certificates of Deposit (IRA CDs)

Your Chesapeake Bank IRA CD will be converted to a Rosedale Federal Everyday IRA CD and will keep the same term and interest rate until it matures. Your account will automatically renew at maturity. You'll have a grace period of seven calendar days after the maturity date to withdraw the funds or make a change without penalty. The penalties for early withdrawal from your IRA CD may change. Please refer to pages 17 and 19 of the Disclosure Booklet for details. We also offer Roth IRAs for retirement savings and Coverdell education savings accounts (ESA) to help save for qualified higher education expenses.

# LOANS AND LINES OF CREDIT

## Details on your loan and line of credit accounts

**Existing loans.** If you have a Chesapeake Bank loan or line of credit, you'll be glad to know that not much will change. All loans — including mortgage loans and home equity lines of credit (HELOCs) — will be automatically converted to Rosedale Federal's loan system during Conversion Weekend. The terms of your loan will remain the same.

**Equal credit and fair housing.** We take our role as a neighbor very seriously. Rosedale Federal is committed to fair and equal treatment of all customers in the communities we serve. If you ever have a question or need assistance with any lending-related issues, please get in touch with us.

**Loan statements and payments.** For now, please continue to make your regular payments.

Within a few weeks of Conversion Weekend, you'll begin to receive statements from Rosedale Federal. After the conversion, you can make your payments by mail, in person, through online banking, or by having them deducted from a deposit account at Rosedale Federal or another financial institution.

If you don't receive your new monthly billing statement by the first scheduled due date after the conversion, please bring your payment to any Rosedale Federal branch or mail it to the following address:

**Rosedale Federal Savings & Loan Association**  
**Attention: Loan Servicing**  
**9616 Belair Road**  
**Baltimore, MD 21236**

Please call us at **410.668.4400 ext. 102** if you have any questions or concerns.

**Important! Automatic loan payments.** If your payments are automatically deducted from a deposit account at Chesapeake Bank or another financial institution, your payments will continue to be deducted from the designated account without interruption. Please be sure to review your automatic payment setup for accuracy, and contact us if any corrections need to be made.

**Loans in process.** Your loan or line of credit application will continue to be processed without any additional action on your part. If any steps do need to be taken, we'll contact you and will be glad to assist you.

**New loans.** If you're interested in a new mortgage loan or home equity line of credit, please visit us online at [rosedalefederal.com/personal/mortgage](https://rosedalefederal.com/personal/mortgage) or call **410.668.4400 ext. 103**. We'll be happy to review our home equity and mortgage options with you, including residential fixed rate and adjustable rate mortgages, developed lot loan, construction-to-permanent loans, and commercial real estate loans. We even have a First-Time Home Buyer Program to guide you through the necessary steps involved in getting your first mortgage.



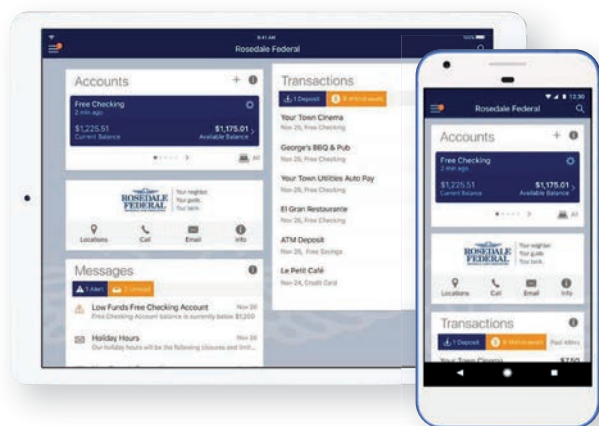
# ONLINE & MOBILE BANKING

## 24/7 online and mobile banking

If you currently use **Chesapeake Bank online banking**, this service will convert to Rosedale Federal online banking once Conversion Weekend is complete. When you log in for the first time after Conversion Weekend, please use your existing username, unless you're otherwise notified. 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, but you can continue to use your existing username. Prior to the conversion, you'll receive a separate letter with details about how your online banking services will be converted and a step-by-step guide for logging in after Conversion Weekend. If you currently use Chesapeake Bank business online banking, we'll contact you prior to the conversion about how your online banking will be converted.

**Chesapeake Bank online bill pay service** will be converted to Rosedale Federal online bill pay during Conversion Weekend. At that time, we'll convert your merchants and scheduled payments, unless you're notified otherwise. Additional details will be included in the online banking letter you receive prior to the conversion.

If you currently use Chesapeake Bank's mobile banking and want to use Rosedale Federal's mobile app after the conversion, simply download our mobile app from your favorite app store for convenient banking in the palm of your hand.



Please be sure to check the conversion timeline box in the enclosed letter for dates and times when these services will be unavailable during Conversion Weekend. We appreciate your patience!

## Need to sign up for online and mobile banking?

We can help with that, too! If you aren't currently using online banking but would like the convenience of 24/7 banking, you can sign up online after the conversion. Simply visit [rosedalefederal.com](http://rosedalefederal.com) and select "Enroll" in the blue online banking login box located in the upper right hand corner. You'll also find easy-to-follow tutorial guides that will answer your questions about online and mobile banking and bill pay. If you prefer, stop by any Rosedale Federal branch after the conversion, and we'll be happy to get you signed up.



# BRANCH AND ATM LOCATIONS

## Closer to where you live and work

After the conversion, you can bank at any branch in Rosedale Federal's extended network. You'll also see from the list below that banking hours will be extended after Conversion Weekend. For a complete Rosedale Federal branch listing, simply scan the QR code to the right with your phone or visit [rosedalefederal.com/branch-information](https://rosedalefederal.com/branch-information).

Be sure to check the conversion timeline box in the enclosed Welcome Letter for closing dates and times throughout Conversion Weekend.



## Extended branch hours

### ARBUTUS

5424 Carville Ave.  
Baltimore, MD 21227  
410.242.1910

Monday - Thursday 9 a.m. - 5 p.m.  
Friday 9 a.m. - 6 p.m.  
Saturday 9 a.m. - 1 p.m.  
Night Deposit

### BEL AIR

1A Bel Air South Pkwy.  
Bel Air, MD 21015  
410.515.3135

Monday - Thursday 9 a.m. - 5 p.m.  
Friday 9 a.m. - 6 p.m.  
Saturday 9 a.m. - 1 p.m.  
ATM/Night Deposit

### PARKVILLE

2001 East Joppa Rd.  
Baltimore, MD 21234  
410.661.1141

Monday - Thursday 9 a.m. - 5 p.m.  
Friday 9 a.m. - 6 p.m.  
Saturday 9 a.m. - 1 p.m.  
ATM/Night Deposit

### PASADENA

3820 Mountain Road,  
Suite I, Pasadena, MD 21122  
410.360.1100

Monday - Thursday 9 a.m. - 5 p.m.  
Friday 9 a.m. - 6 p.m.  
Saturday 9 a.m. - 1 p.m.  
ATM/Night Deposit










Your neighborhood.  
Your guide.  
Your bank.

[rosedalefederal.com/welcome](https://rosedalefederal.com/welcome)

Member FDIC. Equal Housing Lender   
NMLS# 413320