



FAQ – Branch Office Closures

1. Why are these branches closing?

The decision to close these two branches was made after a three year review of customer branch usage, market trends, and is also complemented by our long-term strategic goals. It reflects a shift towards digital banking adoption by our customers and our determined efforts to optimize our branch network for operational efficiency, expense control and more positive future growth.

This decision will help us focus resources on technology upgrades, customer service, and stronger financial performance.

2. Which branches are closing and when?

The following branches will close:

- Hingham Branch, One Derby Street – Closing on December 12, 2025.
- Norwell Branch, One River Street – Closing on December 12, 2025

Until these dates, both branches will remain fully operational during regular business hours.

3. How does this affect my account?

Your account remains safe and fully operational. There is **no need to make any changes** to your account, debit card, checks, or online login. You can continue to bank with us as usual through:

- Nearby branches
 - Online and mobile banking
 - ATMs
 - Telephone banking
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4. Is there another branch near me?

Yes. You can visit any of our other branch locations, including:

- East Weymouth, 744 Broad Street, 3.9 miles from Hingham
- Weymouth, 195 Washington Street, 4.2 miles from Hingham
- Hanover, 1165 Washington Street, 4.3 miles from Norwell Center and 6.2 miles from Hingham
- South Weymouth, 50 Patriot Parkway, 4.6 miles from Hingham
- Scituate, 72 Front Street, 5.1 miles from Norwell Center
- Marshfield, 560 Plain Street, 6.1 miles from Norwell Center

Please visit our website (www.coastalheritagebank.com) or call us to find the most convenient alternative location.

5. What if I need help switching to online or mobile banking?

We're here to help. Our team can walk you through using online or mobile banking, including:

- Setting up bill pay
- Transferring money
- Depositing checks with your mobile phone

You can also visit <https://coastalheritagebank.com/personal-banking/digital-tools/> for a comprehensive overview.

6. What happens to the employees at these branches?

We deeply value all of our team members and all employees will be reassigned to other branches or offered roles in different departments.

7. Will the bank's hours or services change?

The hours and services at our remaining branches will stay the same. In fact, we're working on **enhancing service availability** and upgrading our mobile and digital offerings to make banking even easier for you.

8. Can I still speak with someone in person?

Absolutely. You'll still be able to speak with bankers at any of our remaining branches, and our customer service team is available by phone and live chat during extended hours.

9. What should I do if I have a safe deposit box at a closing branch?

You will receive a separate letter with detailed instructions. Our team will assist you in:

- Closing your box
- Transferring contents to another branch (if available)
- Finding alternative secure options

Please make transfer arrangements before **December 5th, 2025**.

10. Who can I talk to if I have questions or concerns?

We're here for you. Please contact:

- **Customer Service:** 800-695-1300 or customerservice@coastalheritagebank.com
 - Visit: www.coastalheritagebank.com
 - Or speak with your local branch manager.
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11. Will these closures affect the security of my money?

No. Your deposits remain safe and fully insured by the FDIC. The FDIC insures deposit amounts up to \$250,000 per depositor. And you have the added assurance of The DIF (Depositors Insurance Fund) that insures all deposit amounts over \$250,000.

These branch closures are part of long-term improvements and do not impact the safety of your funds.

We thank you for your continued trust and loyalty. Our commitment to serving the community is stronger than ever, and we look forward to supporting you through this change.