

HOME MORTGAGES

The Bank consistently strives to offer mortgage programs that allow as many as possible of its community residents the opportunity to achieve the “American dream” and become homeowners. The home mortgage programs offered by the Bank that makes home ownership available to the low-to-moderate income residents of its delineated community are:

- **FHA / VA**
- **MassHousing** Purchase / Rehab Program
- **MassHousing** Welcome Home Mortgage Program
- **MassHousing** Traditional Program
- **MassHousing** First Time Homebuyer Program
- **MassHousing** Workforce Advantage FTHB Program
- **FHLB** Equity Builder Grant Program
- **FHLB** Housing Our Workforce (“HOW”) Program
- **Massachusetts** ONE Mortgage Program
- **Boston Home Center’s Financial Assistance Program**

To ensure that every low-to-moderate applicant has every conceivable opportunity to obtain a mortgage, the Bank maintains strong working relationships with private mortgage insurers.

OTHER SERVICES AVAILABLE

The Bank offers the following services to its community:

Checking Accounts (Simple, Optimum One & Optimum Plus)	Pre-Need Funeral Trust Accounts	MMDA Accounts
Business Checking Accounts	Business Savings Accounts	Business MMDA
Savings Accounts (Statement & Passbook)	Holiday & Vacation Club Accounts	Certificate of Deposit Accounts (Statement and Business)
Individual Retirement Account (IRA) Plans (CD & Savings)	ATM and Visa Debit Cards	Automated Teller Machines (ATM)- Billerica & Montvale Locations Stoneham High School
NYCE,SUM and PLUS ATM Network Participation	Mobile Wallet	Zelle
Voice Response Unit (VRU) / Telephone Banking	Instant Issue Debit Cards	<i>Image ATM Deposit Service</i>
Cashier’s Checks	Massachusetts Voluntary Public Assistance Benefits Check Cashing Program	U.S. Savings Bond – <i>Redemption for Bank Customers Only</i>
Bank by Mail	Money Orders	Temp Checks
Online Banking	Domestic Wire Transfer- <i>Bank Customers Only</i>	International Wire Transfer- <i>Bank Customers Only</i>
eStatements	Mobile Banking with Check Deposit	ClickSwitch
Merchant Services	TTY Service	Premium Card Alerts

Business ACH Origination	Foreign Currency Exchange and Purchase	Notary Public
Consumer Savings Sweep	Remote Deposit Capture	Overdraft Protection
Contact Center & Video Banking	Stoneham Financial Insurance	Coin Counting Machines
Stoneham Financial Services	Time Trade Appointment Software	

CREDIT PRODUCTS

Real Estate Mortgages	Consumer Loans	Business Loans
Conventional Fixed Rate Mortgage Loans	Unsecured/Personal Loans	Commercial Loans
Government Loans (FHA / VA) Mortgage Loans	Collateral Loans	Commercial Real Estate Loans
Jumbo Fixed Rate Mortgage Loans	Overdraft Protection	Business Lines of Credit
Home Equity Lines of Credit Loans	Mass Save HEAT Loan	Small Business Lending
Construction Permanent Loans		Franchise Remodeling Financing
Consumer Construction Mortgage Loans		Partnership Plus Line of Credit
Commercial Loans including Small Business Loans		
Rehabilitation Loans		
Affordable Housing Mortgage Loans		
Massachusetts Housing Finance Agency Loans		

Credit Card Products*
Personal Platinum Cash Back Rewards Card
Personal Platinum Card
Business Platinum Cash Back Rewards Card
Business Platinum Card

*Credit Cards issued by ServisFirst Bank. All applications are subject to ServisFirst Bank's Underwriting Guidelines.

Community Reinvestment Act Notice

Under the federal Community Reinvestment Act (CRA), the Commissioner of Banks and the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA. You may review today the public section of our most recent CRA evaluation, prepared by the FDIC and Division of Banks, and a list of services provided at this branch. You may also have access to the following additional information, which we will make available to you at this branch within five calendar days after you make a request to us: (1) a map showing the facility based assessment area containing this branch, which is the area in which the FDIC and Division of Banks evaluates our CRA performance in this community; (2) information about our branches in this facility based assessment area; (3) a list of services we provide at those locations; (4) data on our lending performance in this facility based assessment area; and (5) copies of all written comments received by us that specifically relate to our CRA performance in this facility based assessment area, and any responses we have made to those comments. If we are operating under an approved strategic plan, you may also have access to a copy of the plan.

If you would like to review information about our CRA performance in other communities served by us, the public file for our entire bank is available at StonehamBank's Main Office located at 80 Montvale Ave., Stoneham, MA 02180.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC Regional Office, 350 Fifth Ave, Suite 1200, New York, New York 10118. The Division of Banks also publishes a quarterly list of scheduled CRA examinations. This list is available from Massachusetts Division of Banks, 1000 Washington Street, 10th Floor, Boston, MA 02118-6400.

You may send written comments about our performance in helping to meet community credit needs to the CRA Officer of StonehamBank at 80 Montvale, Ave., Stoneham, MA 02180, the FDIC Regional Director and the Commissioner of Banks. You may also submit comments electronically through the FDIC's Web site at www.fdic.gov/regulations/cra. Your letter, together with any response by us, will be considered by the FDIC and Division of Banks in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director or the Commissioner of Banks. You may also request from the FDIC Regional Director or the Commissioner of Banks an announcement of our applications covered by the CRA filed with the FDIC.