Account Insights
Frequently Asked Question

Q: What are Account Insights?

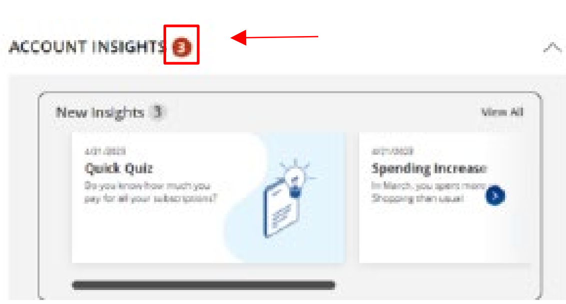
- **Peace of Mind about Everyday Spending** – Account Insights is a new free service that helps you stay one step ahead with automatic insights on your spending patterns, payments coming due, and unusual transaction activity.
- **Proactive Financial Guidance** – Account Insights monitors your accounts, predicts how much money you'll have, and suggests actions you can take.
- **Interactive Budgeting Tools** – Looking to spend less in a certain category, like dining out or travel expenses? Account Insights makes it easy to set those budgets and encourages you to stay on track with spending.

Q: Where can customers find their Account Insights?
After logging into Rockland Trust Online or Mobile Banking, you can find your Account Insights under your account tiles.

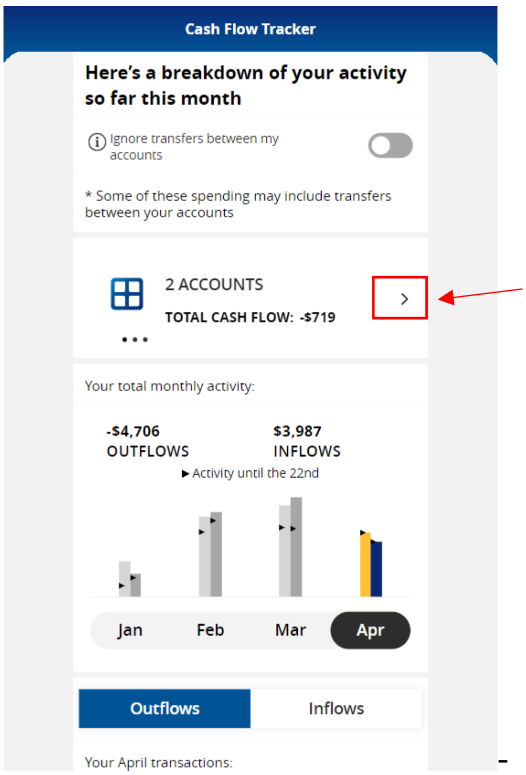
Q: Is there a fee for using Account Insights?
No – this is a complementary service that we offer for personal online and mobile banking customers.

Q: How are Account Insights developed?
Your personalized Account Insights are generated based on your unique account activity, transaction data, payment history, and spending/saving trends. As we learn more about your habits, we will provide tips and ideas customized to your financial goals.

Q: How often will I receive new Account Insights?
The frequency of new Account Insights will vary based on your unique account and transaction activity. When there are new Account Insights available, the number of new insights will be displayed next to "Account Insights".



Q: Are Account Insights available for all my deposit accounts?
Account Insights are available for personal checking, personal money market, and personal savings accounts. If you have Account Insights available for multiple deposit accounts, you can toggle between accounts by clicking the arrows in the accounts box.



Q: Are Account Insights available for business accounts?
No – Account Insights are not available for business accounts.

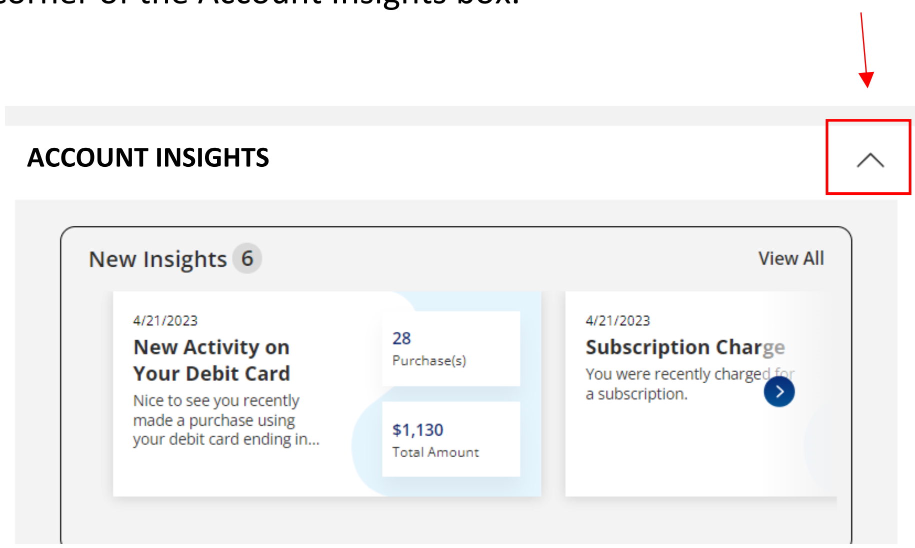
Q: What information is in the Cash Flow Tracker?
The Cash Flow Tracker tool displays a side-by-side monthly comparison of the cash outflows and inflows to your account. This can help you track your patterns over time and make informed decisions about your spending habits.

Q: What information is in the Upcoming Activity tracker?
The Upcoming Activity tracker displays a calendar view of the money that is expected to come in and out of your account. It looks at your previous patterns of recurring direct deposits, scheduled transfers, and payments to predict your future

cash flow. This can help you identify funds that can be set aside for savings and identify budget shortfalls before they happen.

Q: What accounts will I see Account Insights for?
You will automatically see Account Insights for all personal accounts you own and accounts you are a signer on.

Q: Can I hide Account Insights?
Yes – To minimize your Account Insights, click on the carrot in the upper right-hand corner of the Account Insights box.



Q: Can I opt-out of Account Insights?
Yes – you can opt-out by sending a message that states "Opt-out of Account Insights" through the Messages menu option available in online or mobile banking.