

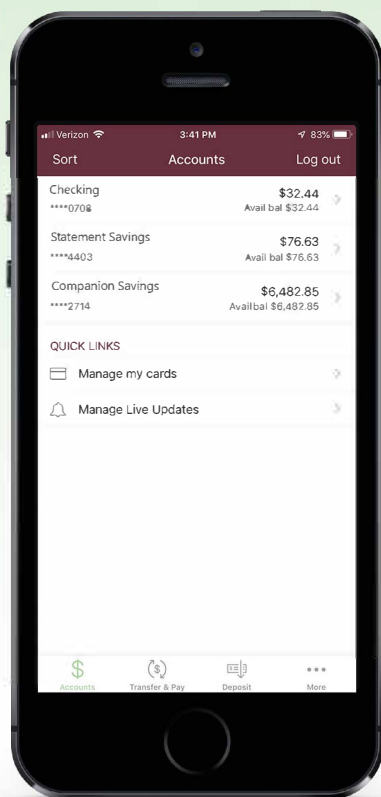
Mobiliti™ with CardValet®

Now you can manage your debit cards directly from your mobile banking app.

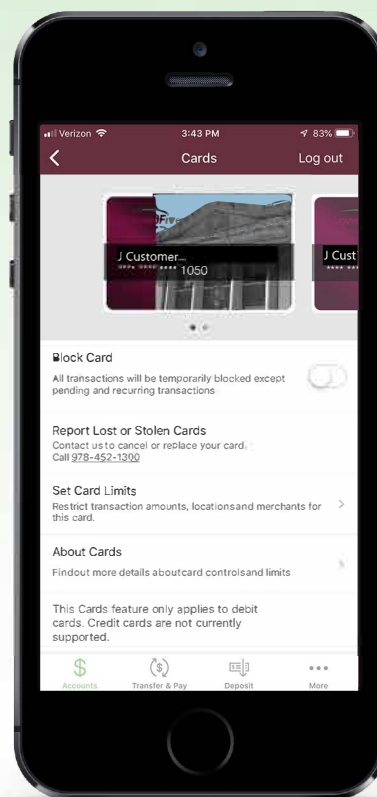
LowellFive
The Relationship Bank

Getting Started with CardValet

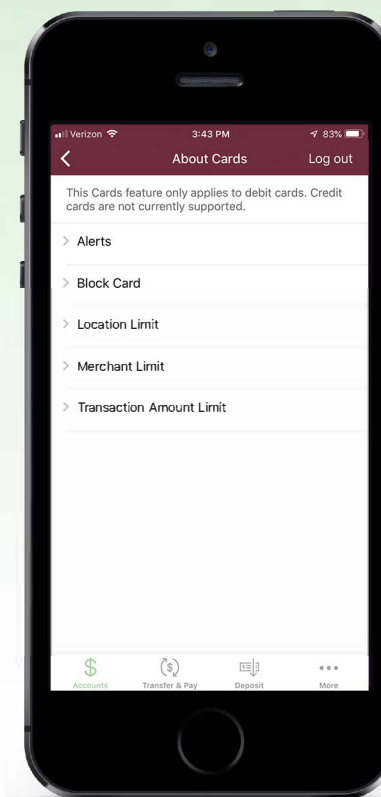
You can access CardValet from the "Manage My Cards" option on the account screen.



The CardValet menu displays debit cards tied to the accounts you have access to and will automatically load into a card carousel. You can swipe through the carousel to locate the card that you wish to manage.



You can find more information about card controls and limits by tapping on the "About Cards" option.



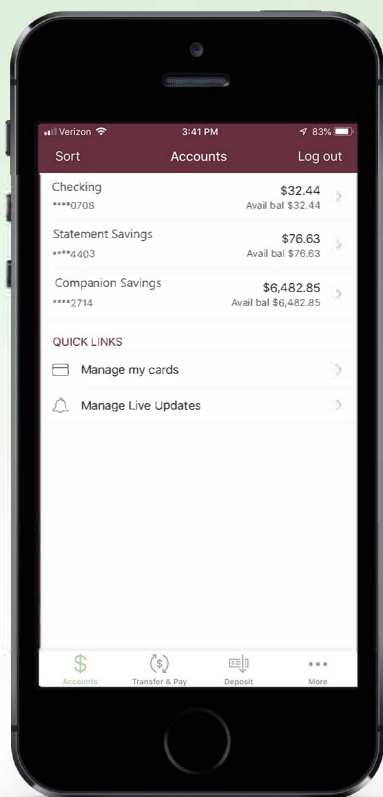
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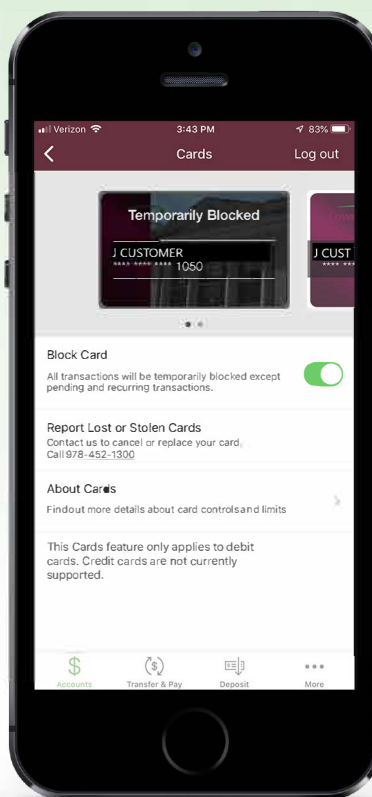


Block or Report a Lost or Stolen Card

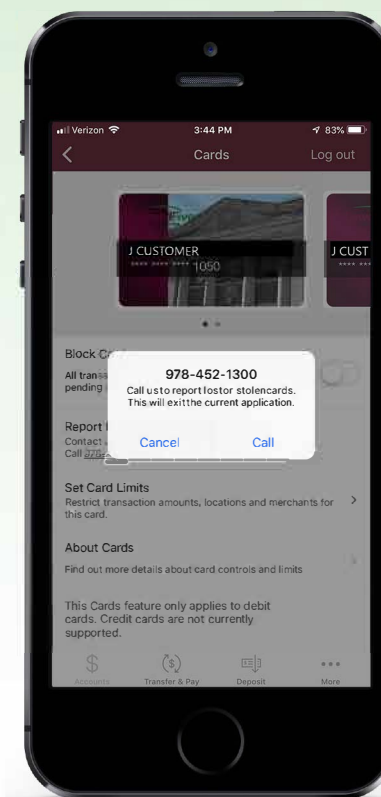
You can access CardValet from the "More" menu or from the "Manage My Cards" option on the account screen.



To temporarily block all point-of-sale and ATM transactions, tap on the "Block Card" switch. While the card is blocked, only pending and existing recurring transactions will be approved.



Tap on "Report Lost" or "Stolen Cards" to speak to a representative for assistance.



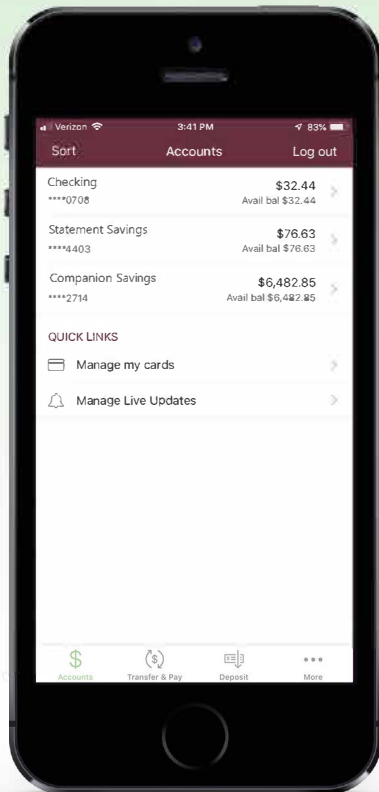
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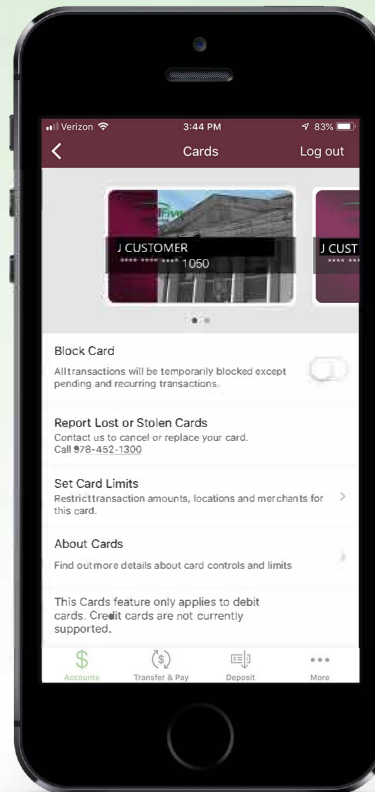


Setting Card Limits

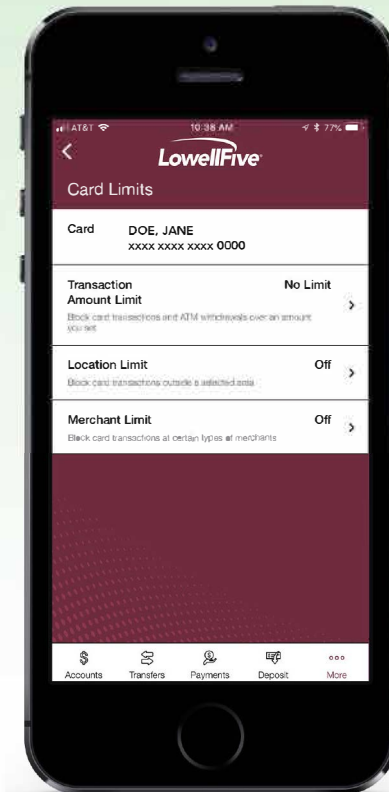
You can access CardValet from the "More" menu or from the "Manage My Cards" option on the account screen.



Within the "Cards" menu, select "Set Card Limits."



If a limit is already set, you will see it here, otherwise click to set your limit. A "No Limit" allows you to spend up to the daily level set by the bank. To request a change to the bank limit, please contact us at 978.452.1300.

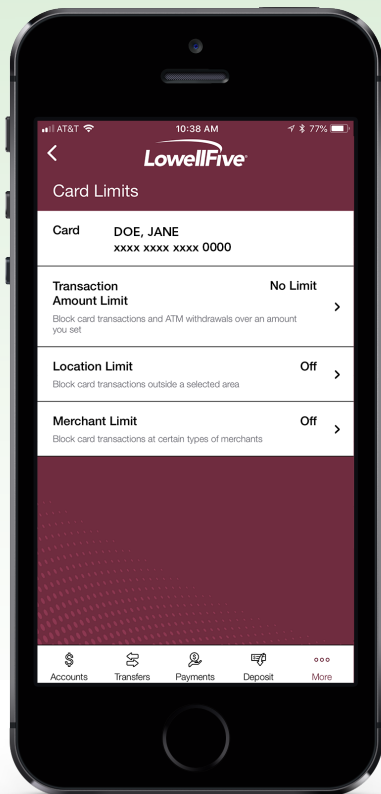


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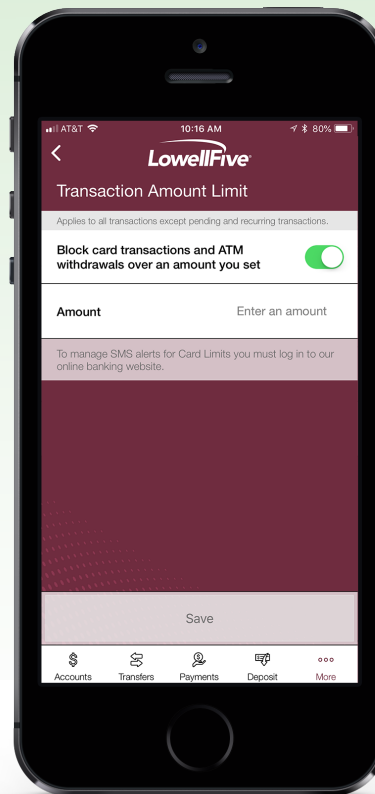
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Setting a Transaction Amount Limit

After reaching the "Card Limits" screen as previously followed in "Setting Card Limits" you can select "Transaction Amount Limit."



Tap on the "Block card transactions and ATM withdrawals over an amount you set" switch, then enter an amount.

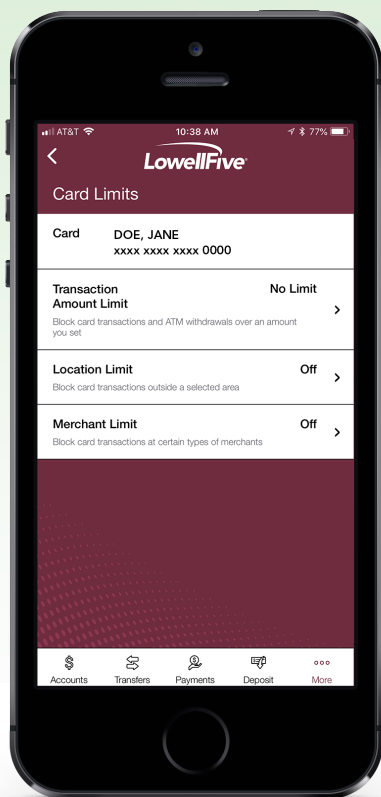


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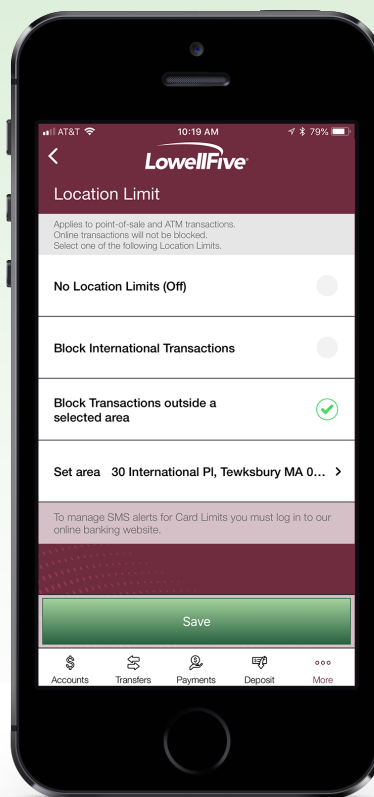
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Setting a Location Limit

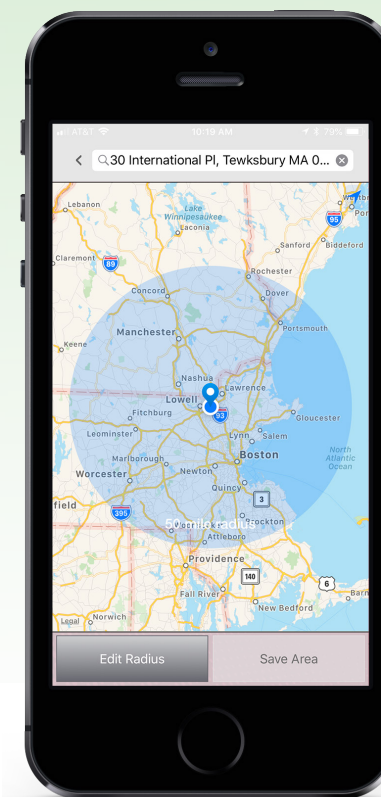
After reaching the “Card Limits” screen as previously followed in “Setting Card Limits” you can select “Location Limit.”



You can control where a card is used by choosing to block international transactions or specifying a location radius where transactions are allowed. Location limits only apply to in-store transactions. E-commerce transactions will not be declined even when a location limit is activated.



To set a radius location limit, simply enter an address and choose the radius size around the address. In-store transactions attempted outside the set radius will decline. Location limits can be disabled or changed at any time to suit your changing needs.



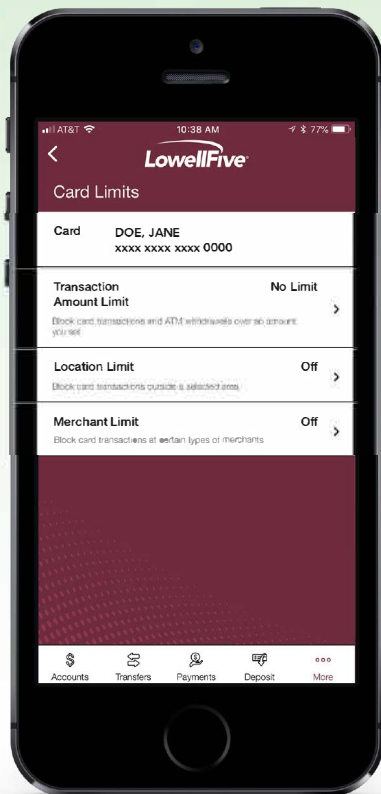
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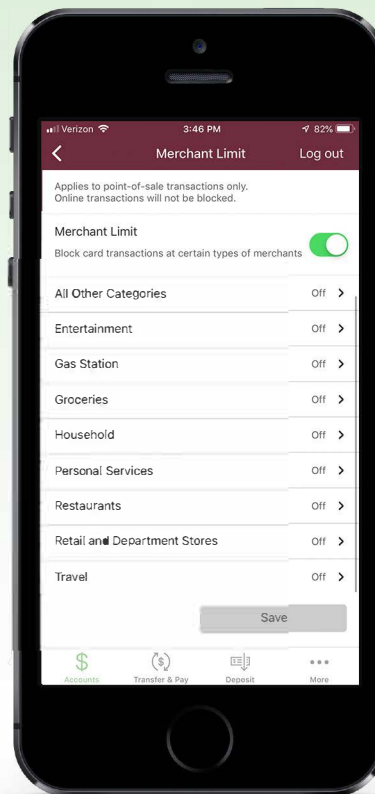


Setting a Merchant Limit

After reaching the "Card Limits" screen as previously followed in "Setting Card Limits" you can select "Merchant Limit."



Toggle on the "Merchant Limit" switch, then tap on the type of merchant you want to control.



You can choose to allow certain cards to be used only for specific types of merchants. For example, a card could be designated for use only at gas stations. You can block all other merchant types on that card. Detailed information is provided about the types of merchants impacted by each block setting. Merchant limits apply to online e-commerce transactions as well as in-store transactions.

