

Cambridge Trust and Eastern Bank will soon join together.

I hope this note finds you well! I am writing to provide you with an important update regarding the merger of Cambridge Trust and Eastern Bank. We expect that our two institutions will merge in the Spring, pending shareholder and regulatory approval. Joining forces with Eastern preserves the strengths of Cambridge Trust, while bringing additional opportunities to better meet your needs.

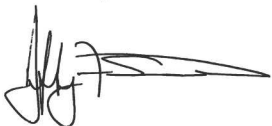
I want to assure you that with this merger, the wealth management team you have come to rely on will remain intact. In fact, we will be joining forces with Eastern Bank's wealth management team to deepen our expertise and service offerings. As the Head of Wealth Management, I will continue to lead the combined capabilities under the Cambridge Trust brand name.

Rest assured that Cambridge Trust's commitment to delivering comprehensive investment management, financial planning, fiduciary trust services, and estate planning remains unwavering. We will continue to provide the same level of personalized attention and customized service that you have come to expect. Our investment philosophy, in-depth research, and security selection processes will remain unchanged. Additionally, our systems, including Total Wealth, our online portal, and the Cambridge Trust wealth app will continue to be available for your convenience.

Cambridge Trust and Eastern Bank share many similarities — both banks share deep local roots and a culture of fostering trusted relationships with clients while delivering exceptional personal service through our highly talented colleagues. These strengths, when combined with a broad array of banking and wealth management capabilities, result in a compelling opportunity for clients, employees, community partners, and investors alike.

It is our pleasure to serve you, and I want to assure you that our commitment to your financial well-being remains steadfast. Should you have any questions or concerns, please do not hesitate to reach out to me or any member of our team. You can also visit cambridgetrust.com/eastern-bank-merger for more information. We deeply appreciate your continued loyalty and the trust you have placed in us.

Sincerely,



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