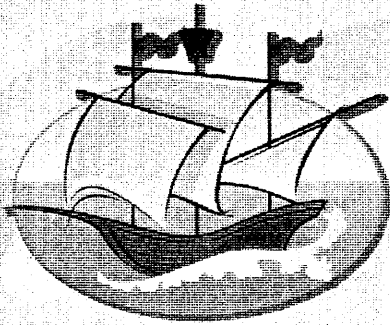


THE MARBLEHEAD BANK ANNOUNCES THE LAUNCHING OF A NEW CHECKING ACCOUNT



CAPTAIN'S PLUS

*is a relationship based checking account that would allow a customer with a checking account, savings account, CD, or a MHB loan with daily balances totaling \$5,000.00 or higher to receive this account with no monthly service fee and no service fee for easy bill pay
(See account disclosure for further details)*

Since Captain's Plus accounts would normally carry a higher balance than a regular checking account, interest is paid on accounts with a daily balance of \$2,500.00 or more (See account disclosure for further information).

The Captain's Plus Account has been designed for the customer that prefers to do most of their banking through electronic means, such as direct deposits, internet banking, pay bills on line, debit cards, ATMs and automated bill pay. It is anticipated this customer would not need to write many if any checks against this account. However, we do allow nine (9) checks processed per statement cycle without a fee. Any checks written and processed over that cycle amount would be charged \$.25 per check.

With Easy Bill Pay, payments are processed quickly. Therefore, make sure the funds are in the account on the date that a payment is scheduled. Should the funds not be available at the time of a withdraw request, the processor and the bank will both assess an insufficient fund charge on your account (see disclosures for further information). The Marblehead Bank offers two types of overdraft protection to help avoid these fees in the event of an inadvertent overdraft. Our customer service representatives can further assist you in this matter.

RECAP OF CAPTAIN'S CHECKING FEATURES:

- ❖ No Monthly Service Fee on the Account with a MHB Relationship of \$5,000.00.
 - ◆ Relationship includes checking, savings, CDs and Loans
 - ◆ Includes 9 Checks Processed per Month (\$.25 per check thereafter).
 - ◆ Interest Paid on any Account with a daily balance of \$2,500.00 or more.
 - ◆ A Direct Deposit from Any Source is Required.
- ❖ Free Internet Banking.
- ❖ No Monthly Service Fee for Easy Bill Pay.
- ❖ No Monthly or Annual Fee for Debit Cards.
- ❖ Over-Draft Protection is Available to Qualified Applicants.
- ❖ Free ID Theft Protection

MEMBER FDIC

