

## Frequently Asked Questions

### For Customers of Northwest Community Bank, Collinsville Bank and Litchfield Bancorp

**Q: What is the impact of the brand consolidation to Northwest Community Bank for Collinsville Bank and Litchfield Bancorp customers?**

**A:** There is no impact to the terms of your accounts, but there will be a change to **Online Banking** and the **Mobile Banking app** for customers of Collinsville Bank and Litchfield Bancorp, as they are being folded into the Northwest Community Bank app.

Please know that:

- All account numbers will be unchanged.
- All current CDs/IRAs will be honored as they exist today.
- All loans will be honored as they exist today.
- Online Banking usernames and passwords will remain the same.
- Existing Collinsville Bank and Litchfield Bancorp Debit Cards will remain active until the cards expire.
- Existing Collinsville Bank and Litchfield Bancorp Checks will be honored.
- Management and staff will not change, and you will continue to receive the exceptional level of service you're accustomed to.

**Q: What action do I need to take, if any, to access my Online Banking and/or Mobile Banking account come Monday, March 10th?**

**A:** There will be a blackout period on Sunday, March 9, 2025, as the online banking systems are merged. The blackout could possibly span the full day.

**No action is required by current Northwest Community Bank customers.** The Online Banking and Mobile Banking experience will remain as it is today. The icon of the app will automatically update to the refreshed logo.

**Q: What actions do Collinsville Bank and Litchfield Bancorp customers need to take on March 10th?**

**A:** **Collinsville Bank and Litchfield Bancorp Mobile Banking customers** will need to delete their current branded mobile app on Sunday, March 9, 2025. You will then need to download the Northwest Community Bank mobile app by searching for "**Northwest Community Bank**" in the Apple or Google Play app stores. Then enter your current login and password. Once logged in, be sure to reset your personal preferences.

**Please note** that any Peer-to-Peer Payment Apps (such as PayPal, Venmo, Zelle, etc.) or any third-party applications where Collinsville Bank and Litchfield Bancorp customers have granted permission or entered username and password in the past to pull account information or connect external accounts, will need to be reviewed and set back up as needed, once the Northwest Community Bank app has been downloaded and logged into using existing username and password. This change needs to be effective March 10, 2025.

**Bookmarked web addresses for Collinsville Bank and Litchfield Bancorp** will need to be deleted and the "Northwest Community Bank" website, [www.nwcommunitybank.com](http://www.nwcommunitybank.com), set as a "favorite."

**Q. When can I start using the Northwest Community Bank branch offices?**

**A:** You currently have the ability to use any of the 13 branch offices regardless of the brand, which will not change. The only change is the refreshed brand logo of Northwest Community Bank throughout all locations. Please continue to use any of our 13 branches, checks, debit cards, online banking, and Bill Pay; and make loan payments as you do today.

**Q: Do I need to get a new Debit Card, or new Checks?**

**A:** No, you can continue using your debit card or checks. Once your debit card expires, it will be replaced with a new Northwest Community Bank debit card. And once you run out of checks, they will be replaced with Northwest Community Bank checks. Your accounts will continue to function as they do today.

**Q: Will my Direct Deposit or scheduled ACH Debits going in or out of Collinsville Bank or Litchfield Bancorp be impacted?**

**A:** No, your Direct Deposits and automatic ACH payments will process as normal.

**Q: Will my accounts continue to be insured with the FDIC?**

**A:** Northwest Community Bank is a strong, secure, and well-capitalized bank and a safe place for deposits. All deposits are insured by the Federal Deposit Insurance Corporation (FDIC) up to \$250,000. This coverage can be increased for larger deposits through titling of accounts. We also participate in the Certificate of Deposit Account Registry Service (CDARS).

If you have any questions about FDIC insurance on your accounts or CDARS, please call your local branch. They would be more than happy to assist you in any way possible.

**Q. What is Connecticut Mutual Holding Company?**

**A:** Connecticut Mutual Holding Company was established in 2001, and operates three banks: Litchfield Bancorp, Northwest Community Bank, and Collinsville Bank. It was formed to meet the changing needs of the communities it serves. In January 2021, Collinsville Bank and Litchfield Bancorp were merged into Northwest Community Bank and began operating as Divisions of Northwest Community Bank.

**Q: What is Northwest Community Bank?**

**A:** Northwest Community Bank is a mutually owned, state-chartered bank, headquartered in Winsted, CT. The Bank has branches in Winsted, Avon, Granby, New Hartford, Simsbury, and Torrington, as well as a nationally-recognized academic branch in Northwestern Region 7 High School. The Bank has two Divisions operating under its charter:

- **Litchfield Bancorp** has branches in Litchfield, Lakeville, Torrington, and Watertown.
- **Collinsville Bank** has branches in Collinsville, Canton, and Farmington.

With over 165 years in community banking, Northwest Community Bank knows our neighbors and has grown with the community's needs and support. The Bank has a deep commitment to the communities we serve and takes great pride in delivering exceptional customer service.

The Bank offers a full range of consumer, business, and investment products and services. In addition to consumer banking and lending products, Northwest Community Bank is a leader in commercial banking services.

**Q: What if I should have any questions? Who do I contact?**

**A:** Please call us at 860-379-7561 and an employee will be pleased to assist you. You may also contact us at [info@nwcommunitybank.com](mailto:info@nwcommunitybank.com).

Additional information can be found at [www.nwcommunitybank.com](http://www.nwcommunitybank.com).