

**Branch Opening and Closing Record**

Since the last CRA exam on September 19, 2022, OneLocal Bank acquired three new branches due to the merger with Foxboro Federal Savings,

- Foxboro Branch: One Central Street, Foxboro, MA 02035,
- Norfolk Branch: 160 Main Street, Norfolk, MA 02056
- Plainville Branch: 129 South Street, Plainville, MA 02762

**Distribution of Branches**

OneLocal Bank has 4 full-service facilities. All are located within the Bank’s Assessment Areas. One is in an Upper Income Census Tract area and three in Middle Income Census Tract areas. OneLocal Bank has a total of 5 ATMs: 2 at the Norwood Branch and one each at Foxboro, Norfolk and Plainville branches.

<b>Facility and Location</b>	<b>Lobby and Teller Drive-up hours</b>	<b>ATM Location</b>	<b>Census tracts</b>
Norwood- Main Office 11 Central Street Norwood, MA 02062	Mon-Fri: 8:30 am-4:00pm Sat: 8:30 am- 12:30 pm	Main Office-vestibule Main Office-drive up (withdrawals only)	4134.01 - Middle
Foxboro Branch One Central Street Foxboro, MA 02035	Mon-Fri: 8:30 am-4:00pm Sat: 8:30 am- 12:30 pm	Branch-drive up	4101.00 - Middle
Norfolk Branch* 160 Main Street Norfolk, MA 02056	Mon-Fri: 8:30 am-4:00pm	Branch-vestibule	4091.02 - Upper
Plainville Branch 129 South Street Plainville, MA 02762	Mon-Fri: 8:30 am-4:00pm Sat: 8:30 am- 12:30 pm	Branch-walk up	4401.01 - Middle
Contact Center 781-762-1800	Mon-Fri: 8:30 am-5:00pm Sat: 8:30 am- 12:30 pm	NA	NA

**Hours of Operation**

\* The Norfolk branch stopped offering in person Saturday hours as of January 1<sup>st</sup>, 2025. There have been no other changes to Branch locations or operating hours since the merger on September 19, 2022.

OneLocal Bank offers our customers the ability to perform banking functions through various channels. Traditional avenues (personal visits) are enhanced by OneLocal Bank’s generous hours of operation. Teller services are available for 41.5 hours per week. Contact Center personnel are available 46.5 hours per week.

## **Available Loan and Deposit Products**

### **OneLocal Bank Deposit Services**

- Consumer & Business Checking, Money Market & Savings Accounts
- Consumer & Business Certificates of Deposit
- IRAs
- Instant Issue Debit Cards – NORWOOD ONLY
- Online Account Opening for select accounts

### **OneLocal Bank Loan Services**

- Residential Mortgage Loans for 1-4 dwelling units
  - Fixed Rate Conventional and Jumbo
  - Adjustable Rate Conventional and Jumbo
- One Step Construction to Perm Loans
- Home Equity Lines of Credit
- Fixed Home Equity Loans
- Construction Loans
- Small Business Loans and Credit Lines
- Community Development Loans
- Commercial and Industrial Real Estate Loans
- Mass Save HEAT Loans
- Home Improvement Loans
- Automobile Loans
- Personal Loans

### **Non-Traditional Services**

- Boundless Banking Consumer Accounts
- Basic Banking for Massachusetts program, Mass Community & Banking Council (MCBC)
- Checking accounts includes reimbursement of all ATM surcharge fees by other financial institutions
- Community Checking – for Non-profit organizations
- Federal Home Loan Bank's No Points/No Closing Cost Program
- Federal Home Loan Bank's Housing Our Workforce (HOW) program
- Federal Home Loan Bank's Equity Builder Grant Program
- First Time Homebuyers Program
- One Step Residential Construction to Permanent Loan
- Loan Modifications to borrowers to maintain home ownership

## **Website**

OneLocal Bank maintains a web site that provides access to on-line banking capabilities including bill-pay, bank information including product and service descriptions, ability to apply for a mortgage, ability to open a deposit account, employment opportunities, bank news, and "contact-us" capabilities via e-mail.

**On-Line Banking (free of charge)**

- Access to banking services
- Account balance information
- Apply for a home mortgage or Equity loan
- Transfer Funds
- Account histories
- Bill payment
- EStatements
- Account Opening
- CreditSense
- Account alerts
- My Cards
- Zelle
- ZDeposit and ZRent

**Mobile Banking**

OneLocal Bank offers customers free access to their accounts via their mobile telephone. Mobile Banking provides access to on-line banking capabilities including bill-pay, account information, transfers between accounts, mobile check deposits, Mobile Wallets including Apple Pay and Google Pay, and the ability to turn their Debit card off.