



To Our Valued Loan Customers:

We hope you and your loved ones are safe and staying healthy during these challenging times.

We understand and empathize with those of you who are experiencing financial hardships.

We want you to know that we are here to help.

We have several options to assist you, including the opportunity to defer payments on your loan(s) for up to 90 days, or more if necessary. Since many customers have asked, we wanted to clarify that deferred payments are expected to be paid in full at some point in the future. We will work with you on these payment details.

If we escrow your real estate taxes, homeowner's insurance and/or flood insurance, please be advised that you will be required to make those payments. If we learn that any city, town or insurance company offers a payment relief plan, we will assist you accordingly.

If you would like to discuss these, or any other payment relief options in greater detail, please see contact information below:

Commercial Loan Customers:

Please contact your personal loan officer

OR

call Assistant Vice President Lisa Kriz at 978-225-1306 OR
by email at lkriz@institutionforsavings.com

Residential Loan Customers:

Please call 978-225-1311

OR

email paymentinfo@institutionforsavings.com

If you have both a commercial loan and residential loan with us, your personal commercial loan officer will assist you with both loans, if necessary.

We are grateful for your business and we wish you and your family continued health during this unprecedented time.

Be well,

Michael J. Jones
President and CEO

