



First suffield bank a division of peoples bank

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Suffield National Bank. The parties expect the transaction to close in the fourth quarter of 2018 or the first quarter of 2019. Under the terms of the agreement, shareholders of First Suffield Financial, Inc. will receive \$12,001.85 in cash per share, representing a total transaction value of about \$60 million. The merger review represents about 202% of the tangible book value of Suffield's First National Bank as of March 31, 2018. The transaction is subject to the usual closing conditions, including receiving state and federal regulatory approval and approval by shareholders of First Suffield Financial, Inc. Tom Senecal, Chairman, CEO and Chairman of the Board of Directors of PeoplesBank, declaring, We consider this a tremendous opportunity. Strategic conformity between organizations is compelling, and the compatibility of our award-winning corporate cultures will create a seamless transition for our partners and customers. The addition of an existing, successful branch network in northern Connecticut to our strong presence in Pioneer Valley will enable us to provide our products and services to a wider, community-wide audience deepen our commitment to the entire region. The merger with PeoplesBank delivers outstanding value to our shareholders and, if not more importantly, ensures that our customers and communities will benefit from the many products and service commitments. offered by PeoplesBank, said Dr Douglas Viets, Chairman of Suffield's First National Bank Board of Directors. We look forward to working with people to best combine both of our organizations. Since our organization in 1864, Suffield's first National Bank has successfully served our customers and local communities, joseph Greco claims, and CEO of Suffield's First National Bank. We recognize that banking is a rapidly changing industry and to ensure customer needs are met, while not losing our commitment to the communities we serve, we are merging with PeoplesBank and know that it is an organization that shares our commitment to community banking and service. The long-term commitment of both organizations to serving their communities will remain critical to the future of the combined organization. In 2017, PeoplesBank donated nearly \$1 million to nonprofits in the region. Its employees have spent more than 15,000 hours volunteering in the past two years and 48 of the bank's staff serving on the board and communities. The combined organization will have about \$2.8 billion in assets and \$1.9 billion in deposits. Upon completion of the transaction, a current member of the board of Directors of PeoplesBancorp and the Board of Directors of PeoplesBank. Upon completion of the merger, the current branches of Suffield's first National Bank will remain open and will operate under the trade name first Suffield Bank, a division of People's Bank. Sandler O'Neill + Partners, L.P. acted as financial advisors to PeoplesBank and PeoplesBancorp, MHC and FinPro Capital Advisors, Inc. acting as financial advisors to Suffield First National Bank and First Suffield Financial. Inc. and gave a fair opinion to the Board of Directors of First Suffield Financial. Inc. in connection with this transaction. Nutter McClennen & amp: Fish LLP served as legal advisor to PeoplesBank and PeoplesBancorp. MHC and Cranmore. FitzGerald & amp; Meaney served as legal advisor to Suffield's first National Bank and First Suffield Financial, Inc. Information about PeoplesBank, founded in 1885, provides deposit management products and services, loans and assets for families and businesses throughout Massachusetts. With 18 banking offices in Western Massachusetts and assets in excess of \$2.4 billion, PeoplesBank operates as a mutual bank, focused on, and responsible for the success and best interests of customers, employees and the service community. For more information, visit www.bankatpeoples.com. Information about Suffield First National Bank of Suffield National Bank was founded in 1864 and provides deposit products and services, lending four offices and businesses throughout Northern Connecticut. First National Bank of including four offices and assets of approximately \$275 million, providing financial services to

individuals, individuals, nonprofit groups and commercial businesses, generally in the Connecticut communities of Suffield, West Suffield, East Granby and Windsor Locks. Our investment in these communities is a high priority of the Bank and the Bank's Board of Directors. For more information, visit www.fnbanksuffield.com. Forward-Looking Statements This press release contains forward-looking statements in the sense of the Private Securities Litigation Reform Act. Forward-looking statements include statements relating to the expected end date of the transaction and expected future results. Forward-looking statements can be determined by the fact that they are not closely related to historical or current events. They often include words such as trust, expectations, predictions, estimates and intentions or future or conditional phrases such as will, will, should, may or may. Some factors that can cause actual results to differ significantly from expected results include delays in completing the merger, difficulty in achieving cost savings from the merger or in achieving such cost savings within the expected time frame, difficulties in integrating Suffield's first National Bank, increased competitive pressures, changes in the interest rate environment, changes in general economic conditions, legislative and regulatory changes that adversely affected the business that Suffield First National Bank participated in , changes in the stock market and other risks and uncertainties. This press release does not constitute a solicitation of proxies. First Suffield Financial, Inc. will provide its shareholders with an authorization statement and other relevant documents, because they will contain important information that should be considered before making any decision regarding the transaction. Shareholders of First Suffield Financial, Inc. will also be able to get a copy of the authorization statement, not charge, when it becomes available, by directing a request to: Mr. Joseph J. Greco Chairman of Suffield First National Bank 30 Bridge Street P.O. Box 96 Suffield, CT 06078 First National Bank of Suffield and several directors and executives of First Suffield Financial, Inc. in connection with the merger. Information about the directors and executives of Suffield First National Bank, their ownership of First Suffield Financial, Inc. common stock, and additional information relating to the interests of those involved in such transactions and any agreements with person to vote for shares of First Suffield Financial, Inc. Inc. approval of this merger with PeoplesBank will be contained in the authorization statement when it becomes available. Those seeking more information regarding merger or transaction bank - www.fnbanksuffield.com PeoplesBank - Www.bankatpeoples.com Notify PeoplesBank Media customers Contact GCAI for PeoplesBank Darcy Fortune, 413.736.2245 nLINE.com HOLY, MA (December 3, 2018) – PeoplesBank, both of Holyoke, Massachusetts, has closed on its acquisition of Suffield's first National Bank, effective Friday, November 30, 2018. All current branches of the first National Bank of Suffield opened and operate their business on 1 December 2018 under the trade name of the People's Bank. Tom Senecal, Chairman, CEO and Chairman of PeoplesBank noted, Suffield Bank's customers will first notice that they are still working with the same person they have always worked with. We think that's very important. One of the things that attracts us is the loyalty and commitment that customers have with banks for the community. Mr. Senecal suggested that PeoplesBank will soon bring products that enhance supply and improve technology to the market. Commercial and consumer banking customers will notice improvements in technology. PeoplesBank is one of the first community banks in the country to launch mobile banking services. Our mortgage process is one of the fastest on the market because of our online application and processing technology. For corporate clients in which we already have a significant amount in Connecticut, we will be able to provide cash management with active payment capabilities and remote deposit capture. This will make banking business with us an extremely efficient process. First Suffield Bank has four branches located in Suffield, West Suffield, East Granby and Windsor Locks, Connecticut. PeoplesBank has 20 banking centers located throughout Hampden and Hampshire counties in Massachusetts. In connection with the completion of the acquisition, a board member of First Suffield Bank will join the board of PeoplesBank and the board of PeoplesBancorp, MHC, the parent company of PeoplesBank and several other directors of First Suffield Bank will be offered the opportunity to act as corporator of PeoplesBancorp. The combined organization has assets of approximately \$2.8 billion and \$1.9 billion in deposits. About: PeoplesBank is a leading bank in innovation, corporate responsibility, environmental sustainability and employee engagement. Three offices certified [®] our LEED environmentally friendly and we have funded more than \$171 million for wind, and solar projects. As the largest community bank on the market, we have a unique ability to help the communities we serve through volunteer efforts and millions of dollars in donations to charitable and civil activities. Our colleagues spend an average of 10,000 hours volunteering each year and 48 bank employees serve on the board and committees of 115 nonprofit organizations in the region. As a bank, PeoplesBank is responsible for depositees, employees and the community. This organizational structure allows us to focus on the bank's long-term viability and the best interests of our customers. PeoplesBank - a passion for what is possiblesm Media Contact GCAi for PeoplesBank Darcy Fortune, 413.736.2245

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