

NORTHMARK[®] BANK

May 24, 2022

Dear Client,

Since 1987, Northmark Bank has flourished, driven by our team's focus to provide outstanding service to our many consumer and business clients. You have trusted us with your financial needs for which we are deeply grateful.

We are pleased to let you know that Northmark Bank has agreed to merge with Cambridge Trust. The transaction is subject to regulatory and shareholder approval, and we anticipate that the transaction will close in the fourth quarter of 2022.

Northmark Bank is a financially strong and competitive bank. Deciding to merge has been a very thoughtful decision involving many important factors focusing on, among other things, the best interests for our clients and our employees. The decision to partner with Cambridge Trust reflects our Bank's belief that being part of Cambridge Trust, with their outstanding reputation, and strong financial standing, is in the best interest of all our clients.

Both banks share a culture that fosters trusted relationships with clients and employees. Like Northmark Bank, Cambridge Trust has a deep heritage spanning many decades with a longstanding commitment to the local communities.

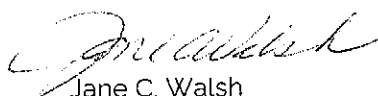
We believe that joining forces with a highly regarded company like Cambridge Trust will provide our clients with additional benefits including:

- ==More banking and ATM locations in Massachusetts and New Hampshire
- ==Greater capacity for community contributions through a charitable foundation
- ==A robust suite of treasury management products and services for business clients
- ==Larger commercial lending capacity
- ==Comprehensive wealth management capabilities including wealth planning and investment management

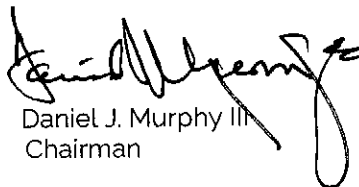
Thank you for being part of our success at Northmark Bank. We look forward to continuing to meet and exceed your expectations.

We've posted a list of frequently asked questions on our website for you to learn more about Cambridge Trust. Once the merger is approved, you will receive additional information about when your accounts will be converted to Cambridge Trust systems. The full conversion to Cambridge Trust systems is not planned until the next calendar year. In the meantime, we will continue to work diligently to meet all your banking needs.

Sincerely,



Jane C. Walsh
President and CEO



Daniel J. Murphy III
Chairman

Frequently Asked Questions for Clients of Northmark Bank

Who is Cambridge Trust and where are they located?

Cambridge Trust Company is a wholly owned subsidiary of Cambridge Bancorp, (NASDAQ: CATC), based in Cambridge, Massachusetts. Founded in 1890, Cambridge Trust is one of New England's leaders in private banking and wealth management. Cambridge Trust currently has 19 private banking and 5 wealth management locations in Massachusetts and New Hampshire.

Like Northmark Bank, Cambridge Trust believes that exceptional client service, including local decision making, are market differentiators that will continue post-merger.

Cambridge Trust has a long track record of consistent growth and profitability since its inception in 1890. As of March 31, 2022, Cambridge Trust had total bank assets of approximately \$ 5.0 billion and \$4.7 billion in clients' assets under management and administration. Cambridge Trust maintains capital ratios in excess of regulatory minimums and has a long history of increased dividends to our shareholders.

Who does Cambridge Trust serve?

Cambridge Trust is uniquely positioned to offer comprehensive and integrated financial solutions to individuals and their families, businesses and their owners, and nonprofit organizations.

How will Northmark Bank clients benefit from the merger with Cambridge Trust? Clients will benefit from Cambridge Trust's culture of trust and doing what is in their best interest, always. Cambridge Trust's highly skilled professionals provide individual and business clients access to a broad array of contemporary private banking and wealth management services including, deposit services, residential lending, commercial lending, consumer loans, wealth planning, and investment management services – tailored to their individual needs and delivered with exceptional personal service.

Examples of potential benefits to Northmark Bank clients include:

- More banking and ATM locations in Massachusetts and New Hampshire
- Greater capacity for community contributions through a foundation
- A robust suite of Treasury Management products and services for business clients
- Larger commercial lending capacity
- Comprehensive wealth management capabilities, including wealth planning, investment management and trusts & estates

What is a private bank?

A private bank takes the complexity out of our clients' financial life, so that they can focus on what's important to them — their family, business, legacy, and community. Cambridge Trust's highly skilled professionals take the time to get to know each client to understand his or her values and financial goals — now and in the future – building a long-term relationship based on trust.

Wherever a client is in his or her financial life – buying a home, growing a business, investing for the future, or transferring wealth to the next generation — a private bank offers a broad range of contemporary banking, wealth planning, and investing services that clients can access throughout their financial lives.

Will there be any changes to client accounts?

Cambridge Trust does not anticipate significant product, rate, or fee changes in the immediate term. Every effort will be made to minimize changes to your products, rates, and fees as the two organizations products and systems are aligned in 2022. We will keep clients informed on what to expect through ongoing communications.