

Dear Shareholder,

With the arrival of autumn, we hope that you and your family are doing well and are enjoying the weather and many activities available with the latest change of the seasons. We are pleased to share our unaudited financial statements for the three months ending September 30, 2022, as well as important updates and recent developments.

### Go Green – Enroll in Electronic Annual Meeting Materials

Did you know as a shareholder you have the option to enroll and receive our Annual Meeting materials electronically for our 2023 Annual Meeting? In our continued efforts to go green we are offering you the convenience of accessing our 2023 Annual Meeting materials and voting online with our transfer agent – Computershare. Sign up for electronic delivery today by visiting [www.computershare-na.com/green](http://www.computershare-na.com/green). You can also access important account information here including recent statements, tax documents, and information on enrolling in our dividend reinvestment plan. Please contact Lauren Adie at [Lauren.Adie@ebtc.com](mailto:Lauren.Adie@ebtc.com) or Keri Freeman at [Keri.Freeman@ebtc.com](mailto:Keri.Freeman@ebtc.com) with any questions.

### NPC, BLF, and SERI Fall Presentations Underway

The fall online presentations hosted by the Non-Profit Collaborative (NPC), Business Leadership Forum (BLF), and Series on Racial Equity and Inclusion (SERI) are underway.

On October 6, “Are We There Yet? How to Define and Develop an Inclusive Internal Organizational Culture that is Relevant, Responsive, and Respected in a World of Change” was presented by the Series on Racial Equity and Inclusion.

The **Non-profit Collaborative’s** “Asking in the Age of Zoom: How to Ask for a Major Gift Online” with Diane Remin, president of MajorDonors.com, takes place October 18. “Philanthropy Bootcamp,” presented by Maribeth Canning, principal at Mindful-Philanthropy and Maribeth Canning Consulting Services, is scheduled for October 25.

The **Business Leadership Forum** presents “Post-Election Economic Outlook” with Todd Buchholz, former White House economic policy director, author, economist, and corporate strategist will take place on November 17.

All events are presented at no cost to attendees. Additional information is available at [enterprisebanking.com](http://enterprisebanking.com).



## Enhanced Debit Card Management App Launched

Upgraded card management and spend tracking features were added to the Personal Mobile Banking App. New features include the ability to add travel authorizations for upcoming travel plans; immediately turn off a lost or stolen card from a cell phone; view merchant name, logo, map location, and contact information; and contact merchants directly based on transactions.

## Community Service and Philanthropy Recognized

Enterprise Bank was once again recognized by the Boston Business Journal as a top philanthropic company in Massachusetts. At the "Corporate Citizenship Summit," held on September 8, 2022, we ranked #2 among Massachusetts companies for the highest average hours (36.18 per employee) in community service, up from #3 last year.

This special recognition is a tribute to our team members who consistently embrace the Bank's stated purpose "To make a positive difference in the lives of the individuals, businesses, and communities we so passionately serve, and to play an active role in making every community in which we operate a better place to live and work."



Enterprise Bankers served as part of the Bucket Brigade at the Lowell Folk Festival and collected donations that help keep the popular community event free to the public.

## Branch Hours Aligned

To better align our customer service hours with measured lobby traffic, and to make branch operating hours consistent across our Massachusetts and New Hampshire locations, branch hours were changed effective August 29. The closing time for all branches was changed from 6:00pm to 5:00pm on Thursdays. Additionally, the opening time for drive-up and walk-up windows at all our locations was set at 8:30am.

*As always, if we can be of assistance to you, please do not hesitate to contact us.*

*We thank you for your continued support of Enterprise Bank.*

George L. Duncan  
Chairman

Jack Clancy  
CEO

Richard W. Main  
President