

Important Information About Remote Deposit Capture



To ensure a smooth transition and help prepare you, we have included a list of important dates and some general information about our Remote Deposit Capture (RDC) service. Please note that use of this service is governed by the terms and conditions in our *Eastern Bank Cash Management Services Agreement*. You can cancel this service at any time without penalty by contacting the Business Service Team at **1-800-333-8000** or by visiting a local branch on or after **February 23, 2026**. We encourage you to maintain these materials for easy reference.

IMPORTANT DATES

MID-JANUARY – FEBRUARY 20

- Beginning in **mid-January**, register for a training and assisted first time log-on with representatives from our vendor, Deluxe Financial Services. Invitations to register for training were sent in **late December**.

BEFORE FEBRUARY 20

- Continue to use your remote deposit service via the new login navigation.

FEBRUARY 20 AT 4 PM

- Cutoff date and time for the last deposit file to be transmitted using your HarborOne Bank RDC service.

FEBRUARY 23 AT 9 AM

- RDC will be available at approximately **9 AM**

IMPORTANT REMOTE DEPOSIT CAPTURE INFORMATION

REMOTE DEPOSIT CAPTURE

- Eastern Bank collaborates with Deluxe to provide RDC services to our business customers.
- Deluxe will handle customer support on behalf of Eastern Bank beginning on **February 23**, including assistance with scanners, creating or submitting deposits, and any other type of technical support.
- For any changes to the service or accounts, please call Eastern Bank at **1-800-333-8000**.

LOGIN CREDENTIALS

- Login credentials will be provided to you by a Deluxe representative during your training and installation session.

Please see reverse side for additional information.



IMPORTANT REMOTE DEPOSIT CAPTURE INFORMATION (CONTINUED)

USER ADMINISTRATION

- A primary contact person for your company's RDC will be designated as the "Admin" for the service. Deluxe will set up the Admin during your training session.
- The Admin will be assigned administrative privileges to create other users, reset passwords, as well as scan and submit checks. In addition, we are working to set up all of the users and accounts that you currently use.

TRAINING

- A training session for all users will be conducted by Deluxe beginning in **mid-January** to update the login method used to access RDC.
- Users unable to attend training during early sessions may contact Deluxe at **1-866-711-0566**.
- Additional training can be requested by contacting our Business Services Team at **1-800-333-8000**. Online training is also available inside the RDC application.

SCANNERS

- Many scanner brands are compatible with our RDC service. Customers who currently have an incompatible scanner will receive a replacement scanner compliments of Eastern Bank.

CUTOFF TIMES

- For same-day deposits, files must be transmitted before **8 PM ET**, Monday – Friday.

HISTORY

- History from HarborOne Bank RDC **will be** retained and will carry over to Eastern Bank. It is still best practice to print and save any key reports you may need to access immediately post merger.
- Deposit history with Eastern Bank will begin to accumulate with your first deposit on or after **February 23, 2026** and will remain on the system for a rolling 60 day period.

DEPOSIT STATUS

- The status of your deposit will be available in the RDC service and visible on Eastern Treasury® the following business day.

EDITING DEPOSITS

- Once a deposit is transmitted to Eastern Bank, it cannot be modified. Any deposit adjustments will be processed the following business day.

