



Find your harbor.



First Last
Address 1
Address 2
Address 3
City, ST 00000

HarborOne Bank
is becoming part
of Eastern Bank.

Greetings,

Thank you for banking with HarborOne. We are pleased to provide you with an update on the merger between HarborOne Bank and Eastern Bank. We recently received all the necessary regulatory approvals to complete the merger. On **October 31, 2025**, HarborOne Bank will officially join Eastern Bank under the Eastern Bank name.

WHAT TO EXPECT

As of **November 1, 2025**, HarborOne customers may use any Eastern Bank ATM free of charge for cash withdrawals. In **February 2026**, the combined bank will complete the full transition of HarborOne Bank accounts and services to Eastern Bank.

In **January 2026**, you will receive a Welcome Package with more information on the seamless transition of your accounts and services.

WHAT OUR PARTNERSHIP MEANS FOR YOU

Founded in 1818, Eastern Bank is Greater Boston’s leading local bank, and like HarborOne, shares a commitment to strengthen and empower the communities where our customers and colleagues live and work. In fact, Eastern Bank was recently named a top 10 charitable contributor in Massachusetts by the Boston Business Journal for the 13th year, with community support that includes more than \$240 million in charitable giving since 1994. Enjoy the convenience of over 120 branch and ATM locations from southern New Hampshire through Rhode Island. Eastern Bank is focused on servicing the businesses in our community for which we have been named the top SBA Lender in Massachusetts for 16 years running.

For the most up-to-date information about the merger, please visit harborone.com/eastern-bank-merger.

We are committed to ensuring a smooth experience for you, and we look forward to continuing to serve you in the months and years ahead.

Sincerely,

Joseph F. Casey
President and
Chief Executive Officer
HarborOne Bank

Robert F. Rivers
Executive Chair and
Chair of the Board
Eastern Bank

Denis K. Sheahan
Chief Executive Officer
Eastern Bank

Frequently Asked Questions

Q: What does this merger mean to my banking relationship with HarborOne?

A: Until we complete the merger and integration of accounts and services, there is no immediate impact to your HarborOne Bank accounts and services or the relationship you have with your banking team. You should continue to bank as you normally would at HarborOne Bank locations and through HarborOne Bank Mobile and Online Banking. Until the completion of the integration in February, you should continue to use your current checks and ATM/Debit Card. Over the next several months, we will communicate with you about the upcoming merger and what you can expect along the way.

Q: What will happen to HarborOne Bank branches and bankers?

A: We are pleased to share that most HarborOne employees will join Eastern and most HarborOne branch locations will transition to become Eastern Bank branches following completion of the merger and integration to one bank.

Due to overlap in the combined bank's footprint, some HarborOne Bank branch locations and Eastern Bank branch locations will close.

The following HarborOne Bank branches are expected to close and consolidate to a nearby Eastern Bank branch. If you bank at any of these branches, you will receive additional information by mail.

- **64 Broad St., Boston, MA** (*distance to nearest branch is 0.30 miles, at One Federal St.*)
- **14 West Broadway, Boston, MA** (*distance to nearest branch is 0.80 miles, at 470 West Broadway*)
- **1608 Commonwealth Ave., Brighton, MA** (*distance to nearest branch is 0.90 miles, at 1952 Beacon St.*)
- **473 Harvard St., Brookline, MA** (*distance to nearest branch is 0.60 miles, at 1354 Beacon Street*)
- **1739 Massachusetts Ave., Cambridge, MA** (*distance to nearest branch is 0.60 miles, at 1720 Massachusetts Ave.*)
- **One Chestnut Place, Quincy, MA** (*distance to nearest branch is 0.80 miles, at 63 Franklin St.*)
- **101 Dudley St., Providence, RI** (*distance to nearest branch is 1.40 miles, at 180 Washington St., currently a HarborOne Bank location*)

Q: When can I begin using Eastern Bank branches and ATMs?

A: Upon completion of the integration in **February**, you will be able to use any Eastern Bank branch. At that time, all transitioning HarborOne Bank locations and ATMs will have transitioned to Eastern Bank branch locations. As of **November 1, 2025**, HarborOne customers may use any Eastern Bank ATM free of charge for cash withdrawals.

Q: Does Eastern Bank offer FDIC insurance, and will my deposit accounts continue to be insured?

A: Like HarborOne Bank, Eastern Bank deposits are FDIC insured up to \$250,000 per depositor, per account ownership category. The following is what you need to know about how your FDIC-insured deposit accounts may be impacted:

- **If you have accounts at both Eastern Bank and HarborOne Bank**, following the completion of the legal merger of the two banks in October 2025, under federal law, you will continue to receive the same FDIC coverage as if your accounts were still at separate banks for a six-month grace period after the merger.
- **Certificates of Deposits (CDs) maturing after the six-month grace period** will continue to receive separate FDIC insurance coverage until the first maturity date after the six-month grace period.
- **CDs maturing within the six-month grace period** that are renewed for the same terms (the same time period and dollar amount) as the original deposit will continue to receive separate FDIC insurance coverage until the first maturity date after the six-month grace period.
- **CDs maturing during the six-month grace period** that are renewed with different terms are separately insured only until the end of the six-month grace period.
- **After the six-month grace period has passed**, if your total aggregate account balances at the merged bank exceed \$250,000, any excess may not be covered by FDIC insurance. **If you will have amounts above \$250,000 on deposit at the combined bank, please plan to speak with your banker or call 800-244-7592.**
- For additional information about FDIC coverage, visit [fdic.gov](https://www.fdic.gov).

Q: Does Eastern Bank support local communities?

A: Eastern Bank believes deeply in supporting our local communities. This belief will continue to hold true throughout HarborOne Bank communities. The Eastern Bank Foundation is one of the largest corporate foundations in our region, and the support in the communities where both organizations currently operate will continue through grassroots grants to hundreds of local nonprofit organizations each year.