



Find your harbor.



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

Greetings,

You recently received a joint letter from HarborOne Bank and Eastern Bank announcing receipt of all necessary regulatory approvals to complete the merger and plans to integrate our two banks in **early 2026**. We understand that you may have questions about the merger's impact to your current HarborOne Bank Cash Management relationship, including products and services and how to plan for your onboarding experience.

We are committed to providing a high-touch onboarding experience, ensuring you have direct support and guidance every step of the way. Over the next two months, you will begin hearing from both your current relationship team members at HarborOne Bank and specific partners you will come to know from Eastern Bank. We are reaching out to provide more information about what you may see from us during this time, including:

- **Proactive outreach** from Eastern Bank and our partners to support the migration of specific Cash Management services like online banking, integrations and Remote Deposit Capture.
- **Logo transitions** from HarborOne Bank to Eastern Bank within certain applications your company may use to manage your banking relationship.
- **Access to online information** regarding Eastern Bank Cash Management products and services, tutorials, and Frequently Asked Questions, available at easternbank.com/HarborOne. Your dedicated team is here to answer any of your questions throughout the process.

To help ensure a smooth transition, we have enclosed recommended steps to take prior to **January 9, 2026**. We are here to assist with any of your banking needs, now and throughout the integration process. Thank you for your business and we look forward to continuing our relationship with you in 2026 and beyond.

Sincerely,

Sujata Yadav
EVP, Chief Product Officer
Eastern Bank

Please note: While we will be reaching out to you during this period of time, please also understand that Eastern Bank and HarborOne Bank **will never contact you or your company** to ask for user credentials, passwords, or other sensitive account information. If you do receive a request for information via email, text, or phone call, please do not share details and contact your relationship manager or notify the Bank at **877-997-9957** right away.



Action Items

WHAT YOU CAN DO TO ENSURE A SMOOTH TRANSITION.



We look forward to welcoming you to Eastern Bank. As a Cash Management client, we want your transition to Eastern Bank and our commercial online platform, Eastern Treasury® to be as seamless as possible. To help you prepare, we recommend you complete the following steps by **early January**, which will help ensure your current Cash Management services continue without interruption.



PROVIDE OR UPDATE YOUR EMAIL CONTACT INFORMATION

- **Action Item:** Prior to **January 9, 2026**, make sure your primary business email and key contacts are up to date with HarborOne Bank.
- **Why:** Accurate contact information ensures the right person for your business will receive important merger-related communications, especially as it relates to your Cash Management relationship and online banking services.
- **How:** Contact your relationship manager or log in to HarborOne Online Banking to confirm or update your contact information.



REVIEW YOUR ONLINE BANKING ADMINISTRATOR(S)

- **Action Item:** Prior to **January 9, 2026**, log in and confirm that the current primary user on your online banking is the right individual to function as the system administrator on Eastern Treasury, Eastern Bank's commercial online banking platform.
- **Why:** For organizations with multiple online banking users, this ensures your organization can manage user access and permissions during the Preview Period beginning on **February 9, 2026**, and after the transition is complete on **February 23, 2026**.
- **How:** Log in to HarborOne Online Banking to review your current set up and assign and/or update a single primary user, if one is not already in place.
- **Who:** This user will have the ability to create users and full access to all functionality offered by online banking. Typically, the system administrator will have account signing ability or similar comfort with moving funds.



REVIEW USER ACCESS

- **Action Item:** We will be migrating active users (users who have logged in between **December 2024 to January 2026**). Please review your current online banking users and make any necessary changes, including deleting any additional users who no longer need access and updating information that may be outdated.
- **Why:** Ensuring the correct online banking users are in place will make your training experience smoother and ensure the right users have access to Eastern Treasury during the Preview Period and upon completion of the transition. Changes made before **January 9, 2026**, will reflect on Eastern Treasury.
- **How:** Log in to HarborOne Online Banking and access User Administration to make the necessary edits.

Please see reverse side for additional information.



easternbank.com/HarborOne



-800-EASTERN (327-8376)



REVIEW & UPDATE PAYMENT INSTRUCTIONS

- **Action Item:** Similar to users, we will migrate batches that have been used in the **last 13 months**. Please review and update any additional payment instructions, such as wires and ACH, you currently use, and delete any you no longer use.
- **Why:** Taking time to review current payment templates will ensure the only the templates you currently use will transition.
- **How:** Log in to HarborOne Online Banking to and access your current payment templates through your payments dashboard.



REVIEW & RESPOND TO BANK COMMUNICATIONS

- **Action Item:** Watch for emails, letters and surveys from the bank regarding the merger and respond promptly if action is requested.
- **Why:** Some communications may require you to confirm information or complete additional steps.

TIPS

Completing the above steps by early January will help ensure your Cash Management services continue with minimal rework as they transition to Eastern Bank.

Our Cash Management onboarding specialists will be reaching out to you with additional tips and information for a successful onboarding experience.

