



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 relationship, including products and services and how to plan for your onboarding experience.

Over the next two months, you will begin hearing from both your current relationship team 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 services like online banking, QuickBooks® 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 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.

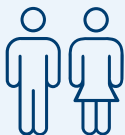


We look forward to welcoming you to Eastern Bank. As a small business owner, we understand how busy you are. We want your transition to Eastern Bank to be as seamless as possible. To help you prepare, we recommend you complete the following steps by **early January**, which will help ensure your current online banking 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 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**, log in and confirm that the current primary user on your online banking platform is the right individual to function as the system administrator on Eastern Bank's online banking platform.
- **Why:** 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 setup 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 mapping over active users (defined as 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 Small Business Banking during the Preview Period and upon completion of the transition.
- **How:** Log in to HarborOne Online Banking and access User Administration and make the necessary edits.

Please see reverse side for additional information.



easternbank.com/HarborOne



-800-EASTERN (327-8376)



REVIEW & UPDATE BILL PAYMENT

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



UTILIZE OUR ONBOARDING TEAM

- **Action Item:** Starting in **late January**, one of our onboarding specialists will be contacting your system administrator to answer any questions you may have and coordinate an assisted first-time log-on appointment.
- **Why:** A successful first-time log-on is a key driver of success. Scheduling this time with your onboarding specialist will let you tour our new system, ask questions and even more to come. Our clients report finding this extremely helpful.
- **How:** Make sure your contact information and system administrator are up to date and our specialists will take care of the rest!



REVIEW & RESPOND TO BANK COMMUNICATIONS

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

If the product or service you're most interested in isn't referenced above – don't worry. This is simply a list of actions you can take in the coming weeks to set you and your business up for success. We'll have more information available and updated weekly at easternbank.com/HarborOne and will be in touch with information relevant to you and your business.

TIPS

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

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

