

# Getting Started with Eastern Bank

**A COMPLETE GUIDE TO ACCOUNTS & SERVICES**



 **Eastern Bank**  
JOIN US FOR GOOD®



# A Warm Welcome to Eastern Bank

## WE'RE GLAD YOU'RE HERE.

At Eastern Bank, we succeed when our communities do. And that includes you. As we come together, we look forward to supporting you and your financial goals - now and into the future.

With the merger of HarborOne Bank and Eastern Bank, you'll find expanded capabilities, enhanced digital tools, and even more locations - delivered with the same local commitment and service. Our goal is a smooth transition and an exceptional day-to-day banking experience for you.

This guide will help you get to know Eastern Bank. If you have any questions along the way, don't hesitate to reach out to us at **1-800-EASTERN** (327-8376) - we're here to make the transition as smooth as possible.

Sincerely,

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

Denis K. Sheahan  
Chief Executive Officer  
Eastern Bank

## Table of Contents

|                                     |                   |
|-------------------------------------|-------------------|
| Welcome                             | 3                 |
| Frequently Asked Questions          | 4                 |
| Personal Banking                    | 6                 |
| Personal Mobile & Online Banking    | 10                |
| Private Banking & Wealth Management | 12                |
| Business Banking                    | 14                |
| Commercial Banking                  | 18                |
| Business Mobile & Online Banking    | 20                |
| Community Commitment                | 22                |
| Locations                           | <b>Back Cover</b> |



# Frequently Asked Questions

## Q. Why is the merger between HarborOne Bank and Eastern Bank happening?

A. The merger between HarborOne Bank and Eastern Bank creates the opportunity for two banks with a shared commitment to the communities we serve to come together. The combined bank will be able to offer all our customers access to more robust banking capabilities, including expanded banking and wealth management solutions, enhanced product offerings, and access to more than 120 combined banking locations.

## Q. Will the HarborOne Bank staff remain in place?

A. All HarborOne Bank branch employees will be retained. Over time and as branch consolidations happen, we will work to reassign colleagues by combining teams from both banks in order to best serve customers with familiar relationship management teams.

## Q. Will all HarborOne Bank branches stay open following the transition to Eastern Bank?

A. Most of the HarborOne Bank branches will remain open following the transition to Eastern Bank. However, due to overlap in some markets, seven HarborOne Bank locations will close permanently. The nearest Eastern Bank locations are all under or close to a mile away from the closing branches. Letters were sent in **November** to any customers who may be affected by the closures to inform them of the nearest available branch location.

## Q. What will happen to Osaic Wealth relationships at HarborOne Bank?

A. Effective **November 1, 2025**, HarborOne Bank no longer offers services with Osaic Institutions, Inc. Your investment account(s) and portfolio(s) remain with Osaic Institutions; however, you will no longer be able to access in-person support at HarborOne Banking Centers. Your investment accounts and ongoing support will be provided directly by Osaic Institutions. You can reach the Osaic Institutions client support line at **1-800-987-9299**.

## Q. Will my account number stay the same?

A. Most account numbers are not changing. Please see your enclosed *Account Summary* for a listing of how your account(s) will transition to Eastern Bank following conversion weekend. If your account number is changing, we will contact you prior to the transition to work with you to change your account number.

## FOR ADDITIONAL ANSWERS TO QUESTIONS,

Call **1-800-EASTERN (327-8376)** or visit [easternbank.com/HarborOne](http://easternbank.com/HarborOne)

## Q. What will happen to any direct deposits going into my current HarborOne Bank account, including payroll, Social Security, or other direct deposits?

A. Any direct deposits, including payroll and Social Security, that you currently have set up with HarborOne Bank will automatically transition to your new Eastern Bank account, as identified in your *Account Summary*.

## Q. Can I continue to use my HarborOne Bank checks?

A. Yes, you will be able to continue to use your current HarborOne Bank checks following the transition to Eastern Bank. If you would like to order new Eastern Bank checks, please call **1-800-EASTERN (327-8376)** at any time following completion of conversion weekend. You may also place a check order at your nearest branch.

## Q. Will I receive a new ATM/Debit Card?

A. No new ATM/Debit Cards will be issued prior to the conversion weekend. Please continue to use your existing HarborOne Bank ATM/Debit Card through its expiration date. A new Eastern Bank ATM/Debit Card will be mailed to you in the months following the transition.

## Q. Will my debit card limit change?

A. Yes, HarborOne Bank ATM/Debit Cards will adopt Eastern Bank's limits. Eastern Bank assigns a total limit per calendar day, which may include a combination of purchases, ATM withdrawals, and cash advances. Please refer to the *Personal Deposit Account Agreement* to view the limits.

## Q. What will happen to automatic and/or recurring payments (i.e. subscriptions) that I make with my debit card?

A. Any automatic and/or recurring debit card payments will continue until you are issued a new Eastern Bank Debit Mastercard® in the months following the transition. In addition, any online merchants for which you have saved your debit card information will continue to be valid until you receive your new Eastern Bank Debit Mastercard®.

## Q. Will my digital wallet continue to work?

A. Eastern Bank offers Apple Pay®, Google Pay™, and Samsung Pay.\* If your HarborOne Bank Debit Card is already in one of those wallets, it will continue to work as usual. When you are issued a new Eastern Bank Debit Mastercard®, you will need to remove the old HarborOne Bank Debit Card and add the new Eastern Bank Debit Card at that time.

## Q. Will my HarborOne Bank credit cards be affected by this change?

A. No, you will retain your existing cards and may use them as desired.

## Q. Will my deposit accounts continue to be FDIC-insured?

A. The standard deposit insurance amount is \$250,000 per depositor, per FDIC-insured bank, per ownership category. See [fdic.gov](http://fdic.gov) or an Eastern Bank banker for more information.

\* Apple, Apple Pay, Apple Watch, the Apple logo, and iPhone are registered trademarks of Apple Inc. Google, Android, Google Pay and other marks are trademarks of Google LLC. Samsung and Samsung Pay are registered trademarks of Samsung Electronics Co., Ltd. Mastercard is a registered trademark of Mastercard International.





# Personal Banking

**MAKE THE MOST OF YOUR MONEY — AND YOUR LIFE.**

It's good to have dreams and goals. It's even better when you have a bank that understands and supports them. At Eastern Bank, we offer a full range of accounts and services, backed by a team invested in your well-being, to help you secure your financial future.

## PERSONAL BANKING PRODUCTS AT A GLANCE

Eastern Bank offers personal accounts and services, including checking and savings accounts, credit card options, and lending services. Please refer to the enclosed *Account Summary* you received with this brochure to understand how your HarborOne Bank accounts will transition to Eastern Bank on **February 23, 2026**.

### MORE INFORMATION:

Call **1-800-EASTERN (327-8376)** or visit [easternbank.com/HarborOne](http://easternbank.com/HarborOne)

## Eastern Bank Personal Checking Accounts

Whatever your needs or budget, you'll find a smart, affordable, and convenient Eastern Bank checking account that's right for you. See the enclosed *Personal Deposit Account Agreement* and the *Personal Deposit Account Fee Disclosure* for specific account details.

|                         | Features and Benefits  | Monthly Fee/Waiver   | ATM Fees   |
|-------------------------|--|--|--|
| <b>FREE CHECKING*</b>   | <ul style="list-style-type: none"> <li>Basic checking account</li> </ul>   | <ul style="list-style-type: none"> <li>No monthly fee* or minimum balance requirement</li> </ul>   | <ul style="list-style-type: none"> <li>Access to thousands of free SUM® ATMs**</li> <li>Fees apply to any Non-Eastern ATM that is not in the SUM® network</li> </ul>                                       |
| <b>EZ CHECKING</b>      | <ul style="list-style-type: none"> <li>Checking with more fee-free ATM access</li> </ul>   | <ul style="list-style-type: none"> <li>\$10 monthly fee</li> <li>Waived with either: Enrollment in eStatements and 15 debit card purchases/mo.</li> </ul> <p style="text-align: center;"><b>OR</b></p> <ul style="list-style-type: none"> <li>Enrollment in eStatements and average monthly account balance that is \$1,500 or more</li> </ul> | <ul style="list-style-type: none"> <li>Access to thousands of free SUM® ATMs**</li> <li>No Eastern Bank fee to use non-Eastern Bank ATMs</li> <li>Reimbursement of up to \$10 in surcharges/mo.</li> </ul> |
| <b>PREMIER CHECKING</b> | <ul style="list-style-type: none"> <li>Free overdrafts, wire transfers, stop payments, and more</li> <li>Free money orders and treasurer's checks</li> <li>Free standard checks</li> <li>Preferred rates on select loans** with autopay.</li> <li>\$20 annual safe deposit discount</li> </ul> | <ul style="list-style-type: none"> <li>\$25,000 combined balance among designated accounts required†</li> </ul>  | <ul style="list-style-type: none"> <li>Access to thousands of free SUM® ATMs**</li> <li>No Eastern Bank fee to use non-Eastern Bank ATMs</li> <li>Full reimbursement of other banks' surcharges</li> </ul> |

**Important Information:** Eastern Bank's routing number is **011301798**.

\* Other fees may apply. Depositors who are under age 19 or who are age 65 or over are eligible for an account for which most of the fees will be reduced or eliminated. See the *Personal Deposit Account Fee Disclosure* and the *Personal Deposit Account Agreement* for details.

\*\* SUM Program ATMs are designated with the SUM logo. SUM is a trademark of the NYCE Payments Network, LLC.

† The combined balance is required for Eastern Premier Checking. There is no monthly service fee, but the account will be changed to Free Checking if the combined balance requirement is not met. The combined balance includes balances in checking, savings and money market accounts, CDs, IRAs and consumer loans (excluding mortgages).

\*\* All loans are subject to credit approval.



## Personal Savings Accounts

You know the importance of saving. We know how to make it easy for you with a full range of options - from savings accounts to money markets to CDs, all with the protection of FDIC coverage. For additional information, please refer to the *Personal Deposit Account Agreement* in the enclosed *Personal & Business Account Terms & Conditions Booklet*.

|                             | Monthly Service Charge | Minimum Balance to Waive Fee | Ability to Access Account at ATMs |
|-----------------------------|------------------------|------------------------------|-----------------------------------|
| <b>STATEMENT SAVINGS*</b>   | \$0                    | N/A                          | ✓                                 |
| <b>PRIME LIQUID ASSETS</b>  | \$7                    | \$2,500                      | ✓                                 |
| <b>PREMIER MONEY MARKET</b> | \$0                    | N/A                          | ✓                                 |

## Eastern Bank Credit & Debit Cards

### Credit Cards

Take advantage of a convenient way to make and track purchases with an Eastern Bank Visa® card. We offer eight card options, so you are sure to find one that meets your needs. Plus, our low rates and no annual fee also makes it affordable.

### Debit Cards

Make life easier with the Eastern Bank Debit Mastercard®. Use your debit card to make purchases anywhere Mastercard® is accepted, and we've now made it even more convenient and secure to pay the way you want with tap-to-pay technology. Enjoy peace of mind with protection from fraudulent purchases made with your card with Mastercard's Zero Liability program. You can also make your shopping more convenient by adding your Eastern Bank Debit Mastercard® to Apple Pay®, Google Pay™, or Samsung Pay® on your compatible device.

Visa is a registered trademark of Visa in the United States and other countries. Mastercard is a registered trademark of Mastercard International Incorporated. Apple and Apple Pay are trademarks of Apple Inc.; Google, Android, Google Pay, and other marks are trademarks of Google LLC; Samsung and Samsung Pay are registered trademarks of Samsung Electronics Co., Ltd. Mobile carrier fees may apply.



## Home Loans & Personal Borrowing

Whether you're looking to buy a home, make repairs to your house, or borrow for college or other expenses, Eastern Bank can lend you the expertise and money you need to reach your goals.

### Mortgage Loans

- **Fixed-rate and adjustable-rate mortgage solutions:** Eastern Bank offers a range of competitive fixed-rate and adjustable-rate mortgage solutions for residential mortgages in Connecticut, Massachusetts, New Hampshire, and Rhode Island.

### Home Improvement Loans

- **Home Equity Line of Credit (HELOC):** An adjustable interest rate loan for qualified applicants with flexible options for home improvement projects and remodels, consolidating high-interest debt, major purchases, and more.
- **Mass Save HEAT Loan:** An interest-free loan for homeowners looking to improve the energy efficiency of their owner-occupied Massachusetts residence.

### Personal Loans & Lines of Credit

- **Personal loans:** A fixed-rate loan great for consolidating debt and covering unexpected expenses.
- **Personal line of credit:** A revolving line of credit useful for funding life's big moments, consolidating high-interest credit card debt, or to help you establish a credit history.

### Other Loans & Borrowing Options

- Auto Loans
- Student Loans
- Cash Reserve line of credit

### MORE INFORMATION:

**Call 1-800-EASTERN (327-8376) or visit [easternbank.com/HarborOne](http://easternbank.com/HarborOne)**





# Personal Mobile & Online Banking

## ADVANCED SOLUTIONS FOR BANKING ON THE GO.

Eastern Mobile & Online Banking® is a great way to stay connected with your finances anywhere, anytime.

### MOBILE & ONLINE BANKING

With Eastern Mobile & Online Banking®, you decide how, where, and when it's time to bank.

- Access checking, savings, and loan accounts online
- View account balances and banking activity
- Pay bills online
- Transfer funds between Eastern Bank accounts and accounts you own at other financial institutions
- Deposit checks
- View front and back images of checks you've written
- Receive checking and savings account statements electronically
- Be notified of important events with alerts
- Access accounts on mobile devices via Touch and Face ID®

*Touch and Face ID are registered trademarks of Apple Inc., registered in the U.S. and other countries.*



**CURRENT ONLINE & MOBILE BANKING USERS:**  
If you currently use HarborOne Bank Online & Mobile Banking, you will soon receive a separate package in the mail with additional information about Eastern Mobile & Online Banking®.

### MOBILE & ONLINE SECURITY

We go to great lengths to protect your accounts and account information, no matter where you're banking. Eastern Bank uses multiple security technologies to protect your account information, including multifactor authentication and encryption, hidden account numbers and personal information, and more.

### ONLINE LOAN PAYMENTS

For customers without an Eastern checking account, this third-party service<sup>1</sup> can be used to pay your Eastern Bank mortgage or consumer loan. You can do one-time payments or enroll to store your information, view history, set up recurring payments, and simplify the payment process.

### TELEPHONE BANKING & VOICE ID

At Eastern Bank, you're always in control of your finances, no matter where you are. With our telephone banking service, you can connect with your accounts and speak with a local, knowledgeable representative, all from the convenience of a touch-tone phone. You can also enjoy fast, secure account access with Voice ID.

<sup>1</sup> Third-party service provided by FIS Inc. is called Just Pay It.





**CAMBRIDGE TRUST**  
WEALTH MANAGEMENT · PRIVATE BANKING

# Private Banking & Wealth Management

## A DEDICATED TEAM FOR YOUR PERSONAL & BUSINESS NEEDS.

For over 130 years, Cambridge Trust, a division of Eastern Bank, has been a trusted partner of high-net-worth individuals, families, and institutions. As the largest bank-owned independent investment adviser, with approximately \$9.2 billion in assets under management, we provide comprehensive wealth management and private banking services tailored to your needs.

Our clients turn to us for personalized attention and trusted service across a full range of banking and wealth management offerings for consumers and businesses of all sizes.

Investment advisory services and investment products are not insured by the FDIC or any federal government agency, not deposits of or guaranteed by any bank, and may lose value.

Cambridge Trust is a division of Eastern Bank.

## THE SUPPORT YOU NEED AND DESERVE

When you work with our Private Banking or Wealth Management teams, you get a dedicated relationship manager and specialists who understand your needs and goals and tailor solutions across your personal and business needs.

- Customized and convenient banking – lending, investing, and wealth planning all in one place.
- Unique product set – solutions that best suit your financial situation, accessed from our full-service resources.
- Experienced professionals – a highly accessible, knowledgeable, and proactive team of experts who ensure you have the banking resources you need, when you need them.

## WEALTH MANAGEMENT

Customized wealth management services are focused on helping you grow and preserve your wealth, including:

- Investment Management
- Financial Planning
- Retirement Plan Advisory
- Trust & Estates
- Philanthropy & Charitable Giving

## PRIVATE BANKING

Personalized private banking relationships focus on helping you navigate your goals over a lifetime, with access to our full suite of services, including:

- Deposit Services
- Consumer Lending
- Portfolio-Secured Lending
- Digital Solutions with enhanced limits
- Escrow Agent Services

For more information about Cambridge Trust Wealth Management & Private Banking, please visit [CambridgeTrust.com](https://www.cambridgetrust.com).



MEDELLA DENTAL  
BROCKTON, MA  
JOINED IN 2020

# Business Banking

## PRODUCTS AND SOLUTIONS TO HELP GROW YOUR BUSINESS.

It takes a lot to keep a business running smoothly these days. At Eastern Bank, we do what we can to make it easier by offering a full range of products and services designed to deliver the value, service, and convenience your business demands.

### BUSINESS BANKING PRODUCTS AT A GLANCE

Eastern Bank offers a number of business banking products and services, including business checking and savings accounts, lending services, debit cards, and more. Please refer to the enclosed *Account Summary* you received with this brochure to understand how your HarborOne Bank accounts will transition to Eastern Bank on **February 23, 2026**.

### Checking Accounts

We offer a full range of checking accounts designed to deliver the value, service, and convenience your business demands in these competitive times. Please see the *Business Deposit Account Agreement* and the *Business Deposit Account Fee Disclosure* for specific account details.

|                                    | Ideal For   | Monthly Fee/Waiver  | Number of Monthly Transactions Included in Fee <sup>1</sup> |
|------------------------------------|---|---|---|
| <b>FREE BUSINESS CHECKING</b>      | <ul style="list-style-type: none"> <li>Start-ups, sole proprietors, not-for-profits, or businesses with a smaller number of banking transactions</li> </ul>   | <ul style="list-style-type: none"> <li>None</li> </ul>  | <ul style="list-style-type: none"> <li>100</li> </ul>       |
| <b>SELECT BUSINESS II CHECKING</b> | <ul style="list-style-type: none"> <li>Small to mid-size businesses with moderate transaction volume</li> </ul>   | <ul style="list-style-type: none"> <li>\$18 monthly fee or maintain a \$20,000 combined minimum daily balance to waive fee</li> </ul> | <ul style="list-style-type: none"> <li>200</li> </ul>       |
| <b>PREMIER BUSINESS CHECKING</b>   | <ul style="list-style-type: none"> <li>Larger businesses with more transaction volume and higher balances. Account benefits include:               <ul style="list-style-type: none"> <li>Free personal Premier Checking for business owners</li> <li>No Eastern Bank fee to use other banks' ATMs and reimbursement of up to 10 surcharges each month</li> </ul> </li> </ul> | <ul style="list-style-type: none"> <li>\$50 monthly fee, waived with \$40,000 combined average daily balance</li> </ul>               | <ul style="list-style-type: none"> <li>500</li> </ul>       |

**Important Information:** Eastern Bank's routing number is **011301798**.

### MORE INFORMATION:

Call **1-800-EASTERN (327-8376)** or visit [easternbank.com/HarborOne](http://easternbank.com/HarborOne)

<sup>1</sup> Transactions include checks paid, ACH debits, ATM withdrawals, debit card or point-of-sale. Other fees may apply. Please refer to the Business Fee Schedule in the enclosed Personal & Business Account Terms & Conditions Booklet.



## Savings, Money Market & CD Accounts

Our wide range of solutions will help you get more out of your savings and enjoy the assurance of FDIC protection. Please see the *Business Deposit Account Agreement* and the *Business Deposit Account Fee Disclosure* for specific account details.

|                                      | Monthly Service Charge | Minimum Daily Balance to Waive Fee |
|--------------------------------------|------------------------|------------------------------------|
| <b>BUSINESS STATEMENT SAVINGS</b>    | \$2                    | \$500                              |
| <b>BUSINESS PRIME LIQUID ASSETS*</b> | \$7                    | \$2,500                            |
| <b>BUSINESS SELECT MONEY MARKET</b>  | \$7                    | \$2,500                            |

## Business Lending

We know that small businesses are built on passion and long days. And as Massachusetts' #1 SBA Lender, we're always happy to help those businesses grow.

### Eastern Express Business Loan

A term loan with instant decision for fast funding up to \$200,000.\*\* Apply in just 5 minutes.

### Lines of Credit

Working capital or to offset seasonal cash flow, featuring competitive rates with flexible usage. Use up to your line of credit, then repay and use again.

### Business Credit Cards†

We offer four card options with features including points on eligible purchases, cash back, and free employee cards. Plus, our low rates and no annual fee make it affordable.

### SBA Loans

Our SBA 7(a) and SBA 504 loans are government-guaranteed loans to help businesses that may not qualify for conventional loans get the funds they need to start, grow, and expand.

\* Prime Liquid Assets Account will have access to check writing.

\*\* Must have an Eastern Bank business checking account as part of the final approval process. Funds are deposited into an Eastern Bank business checking account. Funding could take longer if we need to verify more information about your business. Aggregate commercial loan commitments, including this request, cannot exceed \$200,000.

† For full credit card offerings and terms, please visit [www.mycardapply.com/synindex/?ecdma-lc=20091&ecid=OTHE\\_25940&offertype=0#business](http://www.mycardapply.com/synindex/?ecdma-lc=20091&ecid=OTHE_25940&offertype=0#business).



## Government Banking

Eastern Bank has been a premier government banking provider with a full range of deposit and cash management services for more than 30 years. This comprehensive commitment, and our highly experienced and dedicated government banking staff, allows us to deliver superior municipal banking services and unparalleled customer service.

### Municipal Account Services

- Vendor accounts
- Payroll accounts
- Depository, money market, and state receipt accounts
- Municipal trust escrow accounts

### Cash Management Services

- ACH origination
- Account reconciliation
- Online banking
- Positive pay services
- Remote check deposit and check imaging
- Wholesale and retail lockbox
- Wire transfer services

## Equity Alliance for Business

We know that it takes more than capital for any small business to thrive. The Equity Alliance for Business program provides access to specialized services and solutions for business owners in our communities who self-identify as women, people of color, or LGBTQIA+, as well as veterans or individuals with disabilities.



*Our commitment to SBA lending has helped us earn the distinction as the #1 SBA Lender in Massachusetts for seventeen consecutive years (as of 2025).*





# Commercial Banking

**PREPARE YOUR BUSINESS FOR ANY FINANCIAL SITUATION.**

As you continue to grow your business, our team of dedicated and experienced commercial bankers and loan officers are here to support you. Local decision-making with the resources to finance what's next – real estate, equipment, growth, and beyond.

## **BANKING THAT MOVES WITH YOUR BUSINESS**

Our commercial bankers combine local expertise with responsive execution so you can operate confidently in any environment.

- **Tailored Services** – Specialized lending and industry knowledge for business growth
- **Leadership** – Proven community commitment and regional experience you can trust
- **Relationship Support** – One dedicated team, every step of the way

## **COMMERCIAL BANKING PRODUCTS AT A GLANCE**

Eastern Bank offers the following commercial accounts. For additional information, please refer to the enclosed *Personal & Business Account Terms & Conditions Booklet*.

### **Commercial Lending**

Our dedicated and experienced team of commercial lenders understands your business and can help you determine which commercial loan is right for your needs.

### **International Banking**

Eastern Bank offers a full range of services designed to facilitate international business transactions and minimize risk.

### **Cash Management Services**

Our cash management resources help you make the most of your money – all backed with the outstanding customer service you deserve.

### **Cash Management Checking**

Our Cash Management Checking account is a smart solution for businesses that have multiple checking accounts and need cash management services to better manage cash flow.

## **MORE INFORMATION:**

**Call 1-800-EASTERN (327-8376) or visit [easternbank.com/HarborOne](http://easternbank.com/HarborOne)**





# Business Mobile & Online Banking

**ADVANCED SOLUTIONS FOR BANKING ON THE GO.**

As a business owner, you know how important it is to maximize efficiencies. That's why Eastern Bank is pleased to offer a range of solutions to help you manage your banking and cash flow, wherever and whenever you want.



**CURRENT BUSINESS ONLINE & MOBILE BANKING USERS:**  
**HarborOne Bank Online & Mobile Banking users should have recently received information about how online banking services will transition to online banking at Eastern Bank.**

## SMALL BUSINESS MOBILE AND ONLINE BANKING

Eastern Small Business Mobile & Online Banking is a flexible, easy-to-use, and convenient solution designed to meet the needs of small businesses. Eastern Bank's online banking solutions for business offers many features and benefits.

### Account Management

- View deposit and loan account balances and transaction activity
- Mobile access to your accounts
- View account statements online
- Initiate stop payments
- Download transactions into QuickBooks or Quicken†
- Establish alerts to notify you of particular account activity, a change in account balance, or transactions requiring approval
- Access multiple business entities
- Set up access for multiple users
- Establish controls with user administration for multiple users
- Deposit checks from the mobile app
- Access to **Monit™**, a complimentary mobile-friendly financial assistant built by business owners, for business owners.

### Pay and Transfer

- Make one-time and recurring transfers between your Eastern accounts
- Make one-time and recurring payments online with Bill Pay
- Make loan payments or advances

### EASTERN TREASURY

All businesses are different, with unique banking needs. But every business has to stay on top of its cash flow. That's why we offer Eastern Treasury®, a modular online cash management banking solution that gives you the power to manage cash flow.

- View account activity & balances
- View paid check images, both front & back
- Process internal transfers
- Process wire transfers
- Process ACH transactions
- Process stop payments
- View & decision check & ACH Positive Pay exception items
- Receive alerts for account activity
- Receive alerts for Positive Pay exception items
- Receive EDI transaction reports

† Quicken and QuickBooks are registered trademarks of Intuit Inc., in the United States and other countries.

Monit is offered through Signal Financial Technologies. Signal is a third-party service provider and not an affiliate of Eastern Bank.





**DOUG FLUTIE, QUINCY MILLER & HOPE STAFFERS  
THE BROCKTON ROX BASEBALL; BROCKTON, MA  
\$15,000 RAISED FOR HOUSE OF POSSIBILITIES (HOPE)**

# Community Commitment

## SUPPORTING THE COMMUNITIES WHERE WE LIVE AND WORK.

We recognize we are only as strong as the communities we serve. That's why, for over three decades, the Eastern Bank Foundation has been committed to helping our neighbors prosper through philanthropy, volunteerism, advocacy, and collaboration.

As one of our region's largest corporate foundations, we have the resources to make 1,700+ grants each year. We actively listen to and partner with neighbors and fellow change-makers across nonprofit, for-profit, and government sectors to address needs identified by communities across the region. In addition to our grassroots Community Donations, which support community vibrancy, we further invest through Impact Grants with community-led organizations to promote systems change that builds economic inclusion, mobility, and social justice.

## Eastern Bank Foundation®



**\$180 MILLION**  
IN GRANTS AWARDED TO  
COMMUNITY ORGANIZATIONS



**750,000+**  
EMPLOYEE VOLUNTEER HOURS  
SINCE THE FOUNDATION'S INCEPTION



**ONGOING**  
COMMITMENT TO OUR COMMUNITIES



Named a Top 10  
Charitable Contributor  
in Massachusetts by  
the Boston Business  
Journal for 14 years  
(as of 2024)



Recognized by  
the Human Rights  
Campaign Foundation  
as a Best Places to  
Work for LGBTQ+  
Equality for the 11th  
consecutive year



## **\$1 MILLION** TO ADDRESS FOOD INSECURITY IN BROCKTON

Through our merger with HarborOne Bank, we are able to deepen our presence in our communities. This includes our long-standing presence in Brockton, where the Eastern Bank Foundation recently donated **\$1 million dollars** to address food insecurity, helping to support this concern and ensure the vibrancy of our local economy and community.

## YOUR EASTERN BANK COMMUNITY

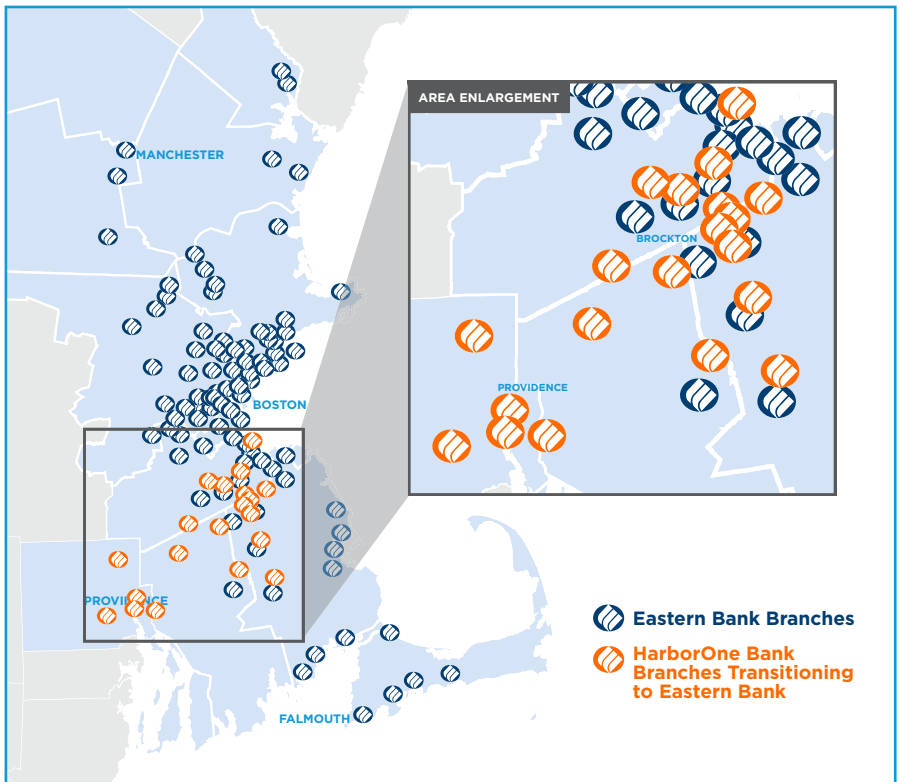
As part of the Eastern Bank community, you'll have more than just a bank. You'll have access to more ways to bank and more people on your side. You'll have convenient access across the region - 120+ branches and ATMs from southern New Hampshire through Rhode Island - and a team known for helping local businesses grow, including being Massachusetts' top SBA Lender for seventeen straight years. And, you'll enjoy banking that's easier, closer, and invested where you live and work.



# Branch Locations

## ACCESS WHERE YOU ARE AND WHEN YOU NEED IT.

More than 120 banking locations across eastern Massachusetts, southern and coastal New Hampshire, and Rhode Island.



### MORE INFORMATION:

Call 1-800-EASTERN (327-8376) or visit [easternbank.com/HarborOne](http://easternbank.com/HarborOne)