

What to Expect and When

**IMPORTANT INFORMATION FOR YOUR
CONVERSION WEEKEND: FEBRUARY 20-23, 2026**



 **Eastern Bank**
JOIN US FOR GOOD®

Important Information

HOW THE CONVERSION WILL AFFECT KEY SERVICES.

The following outlines how HarborOne Bank services will transition to Eastern Bank over the weekend of **February 20, 2026**.

ATM ACCESS	<ul style="list-style-type: none"> You may currently use any Eastern Bank ATM free of charge for cash withdrawals. Beginning in mid to late January, HarborOne Bank ATMs will begin to convert to Eastern Bank ATMs. Once converted to an Eastern Bank ATM, functionality will be limited and deposits will not be accepted until the completion of the merger. ATMs at HarborOne Bank branch locations that are slated to close permanently will close beginning the morning of February 20.
ATM/DEBIT CARDS	<ul style="list-style-type: none"> New ATM/Debit Cards will not be issued prior to the transition to Eastern Bank. Please continue to use your current HarborOne Bank ATM/Debit Card through conversion weekend and beyond. A new Eastern Bank ATM/Debit Card will be mailed to you in the months following the conversion. Thursday, February 19 – Sunday, February 22: All HarborOne Bank debit cards will have a total daily limit of \$1,500 during this time. Please plan ahead and have an additional method of payment if you are traveling or will have daily purchases exceeding that amount.
AUTOMATED ACCOUNT INFORMATION LINE	<ul style="list-style-type: none"> Beginning on Monday, February 23, 2026, you will be able to use your current HarborOne Bank Private Line PIN to access Eastern Bank's 24-hour account information line.
BRANCHES	<ul style="list-style-type: none"> Friday, February 20: HarborOne Bank branches, unless otherwise indicated at the branch, will close at the end of normal business hours. Saturday, February 21 – Sunday, February 22: Most HarborOne Bank branches will remain closed. The Warwick Avenue and the Cranston-Reservoir branches in Rhode Island will remain open on Saturday and will be closed Sunday. Monday, February 23: Those HarborOne Bank branch locations that are not closing permanently will reopen as Eastern Bank. To find the branch location nearest to you, visit easternbank.com/Locations.
CASH MANAGEMENT	<ul style="list-style-type: none"> If you use Business or Cash Management services, you should have already received your business welcome package. You can also download it by visiting easternbank.com/HarborOne. Business online banking clients will be contacted by an Onboarding Specialist.

CHECKS	<ul style="list-style-type: none"> You may continue using your current HarborOne Bank checks. When you are ready to order new Eastern Bank checks, please call 1-800-EASTERN (327-8376). You may also place a check order at your nearest branch.
CUSTOMER SERVICE CENTER	<ul style="list-style-type: none"> Friday, February 20: HarborOne Bank's Customer Resource Center will close at 5 PM. Saturday, February 21 – Sunday, February 22: HarborOne Bank's Customer Resource Center will remain unavailable. Monday, February 23: Eastern Bank's Customer Service Center will open at 7 AM and will have full access to your account information to assist you.
DIRECT DEPOSIT	<ul style="list-style-type: none"> 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.
LOANS	<ul style="list-style-type: none"> Tuesday, February 17: HarborOne Bank ePay System will be unavailable to conduct transactions starting at 8 PM and will remain unavailable. Monday, February 23: Eastern Bank will become the new servicer of your loan. <ul style="list-style-type: none"> Consumer loan payments should be made payable to Eastern Bank, P.O. Box 843350, Boston MA 02284-3350. Mortgage loan payments should be made payable to Eastern Bank, P.O. Box 843335, Boston, MA 02284-3335. Loan payoffs should be made payable to Eastern Bank, Loan Operations BCK 303 1265 Belmont Street, Brockton, MA 02301-4439. There will be a slight change to your loan account number, which will now be followed by a five-digit note number. Your full account number can be found on your monthly billing statement.
ONLINE & MOBILE BANKING, INCLUDING BILL PAY	<ul style="list-style-type: none"> As of 10 AM Friday, February 20, access to HarborOne Bank Bill Pay will be unavailable and will remain unavailable to schedule or modify payments. Any payments already scheduled to take place between February 13 and February 20 will still be made. Friday, February 20: HarborOne Bank Online & Mobile Banking will be unavailable to conduct transactions or make changes to your accounts starting at 4 PM and will remain unavailable. HarborOne Bank Online & Mobile Banking users will receive more information in the coming weeks. Starting at 9 AM Monday, February 23: HarborOne Bank Online & Mobile Banking users can access both Eastern Mobile & Online Banking® and Bill Pay.

MORE INFORMATION:

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



Key Dates

WHEN TO EXPECT CHANGES AS WE TRANSITION YOUR ACCOUNT(S) AND SERVICES TO EASTERN BANK.

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FRIDAY, FEBRUARY 20, 2026

- As of **10 AM**, access to HarborOne Bank Bill Pay will be unavailable and will remain unavailable to schedule or modify payments.
- HarborOne Bank branches will close after normal business hours and will remain closed on **Saturday & Sunday, February 21-22, 2026**. See below for information on branches that will close permanently.
- ATMs at HarborOne Bank branches will be available for cash withdrawals only. ATMs at the branches closing permanently will not be available beginning in the morning.
- Customers may continue to use their HarborOne Bank ATM/Debit Cards.
- As of **4 PM**, Consumer Online & Mobile Banking will be unavailable and will remain unavailable on **Saturday & Sunday, February 21-22, 2026**, as we transition customers to Eastern Mobile & Online Banking®.
- As of **4 PM**, Business Online & Mobile Banking will be unavailable and will remain unavailable on **Saturday & Sunday, February 21-22, 2026**, as we transition customers.

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SATURDAY & SUNDAY, FEBRUARY 21-22, 2026

- Most HarborOne Bank branches will remain closed. The Warwick Avenue and the Cranston-Reservoir branches in Rhode Island will remain open on Saturday and will be closed Sunday.
- Online & Mobile Banking will remain unavailable.
- ATMs will remain available for cash withdrawals only.
- Customers may continue to use their HarborOne Bank ATM/Debit Cards.

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MONDAY, FEBRUARY 23, 2026

- HarborOne Bank branches will reopen at normal business hours as Eastern Bank branches. To find the nearest branch, visit **easternbank.com/Locations**. As a reminder, the following HarborOne Bank branches will remain permanently closed:
 - 1739 Mass. Ave., Cambridge
 - 473 Harvard Street, Brookline
 - 64 Broad Street, Boston
 - 101 Dudley Street, Providence
 - 14 West Broadway, Boston
 - One Chestnut Place, Quincy
 - 1608 Comm. Ave., Brighton
- Online & Mobile Banking users may sign in and access their accounts beginning at **9 AM**. If you use Online & Mobile banking, you will receive more information in the coming weeks.
- Customers may continue to use their HarborOne Bank ATM/Debit Cards. Standard Eastern Bank daily limits will now apply.

MORE INFORMATION:

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

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1-800-EASTERN (327-8376)