

WELCOME TO

Harborstone

Your Guide for a Successful Transition from
First Sound Bank to Harborstone Credit Union



Harborstone[®]
Credit Union

Table of Contents

Expanded Services for Your Convenience

Member Numbers & Account Numbers	2
ATM Access	2
Bill Pay	2
Debit Cards	3
Online Banking	3
Account Statements	4
Member Service Center & Telephone Banking	4
Website	4

Business Online Banking

Online Banking Enrollment	5
ACH Origination	5
Positive Pay	5
Wires	5
Remote Deposit Capture	6

Harborstone Online Banking

Online Bill Pay	7
Mobile Banking	7
Text Banking	7
Money Management	7
Zelle	7

Deposit Products and Services

Checks	8
Direct Deposit, ACH Automatic Payments & ACH Automatic Withdrawals	8

Consumer & Business Loans

Loan Account Numbers	8
Loan Rates	8
Loan Payments	8

About Harborstone Credit Union

Member Service Center	9
Mailing Address	9
Routing Number	9



Welcome to the Harborstone Family

Welcome to Harborstone Credit Union! First Sound Bank decided to join Harborstone in August 2023, coming together to create a partnership that brings even more for our members: more opportunity, greater access, and a strong foundation for a prosperous future.

Harborstone is excited to welcome you into the membership, and we're eager to offer you solutions that elevate your financial experience. From our industry-leading high-yield PNW Premier checking account to personalized business services that allow you to focus on growing your business, you now have access to a full suite of products and services that will make your banking experience even better.

To ensure success, there are a few things we want you to know about this transition. The enclosed booklet provides details regarding your new Harborstone account, actions you can take to ensure minimal disruption, and details regarding your expanded services. All this information can also be found on our website at harborstone.com/welcome-fsb.

Bringing First Sound Bank customers into our membership creates a stronger impact in more communities. With a top-rated mobile app, exceptional products and services, and broader access through 16 Puget Sound branch locations and more than 30,000 ATMs nationwide, we're here to support you every step along your financial journey.

Should you have any questions during this time, please contact our Member Service Center at **1-800-523-3641** or chat with us on our website. Our Member Service Center Representatives are standing by to assist you through this transition to make it as smooth as possible for you.

Thank you for being part of the Harborstone family; we look forward to serving you for years to come.



Geoff Bullock

President & CEO



Expanded Services for Your Convenience

On the weekend of February 22-23, First Sound Bank accounts will be transitioned to Harborstone Credit Union accounts, which means that starting **Monday, February 24**, all First Sound Bank customers will have access to our Member Service Center by calling **1-800-523-3641**. You will also have access to 16 Harborstone branch locations throughout the Puget Sound and to our Co-op Shared Branching network, including more than 30,000 ATMs nationwide. For a complete list of locations, visit harborstone.com/locations.

Please read this thoroughly to ensure that you have all the information necessary to make this a smooth transition. Our goal is to make you aware of any impacts to your account.



Member Numbers & Account Numbers

When you join Harborstone, you become a member of the credit union. As a member, you will also have a \$5 savings account to indicate your share of ownership in the credit union as well as a personalized member number. This number is different from your account numbers and is used as identification; it will also allow you to participate, should you choose, in the vote for the Board of Directors and Supervisory Committee during the annual election. Your member number will arrive to you by mail during the week of **February 17**; you will need your member number to sign up and log in to online banking.

Your account numbers will not change.

ATM Access

- Access to 30,000 nationwide surcharge-free ATMs through our Co-op Shared Banking network.
- ATM services, including maximum withdrawal amounts and deposits, vary by location.

Bill Pay

- Access to your First Sound Bank bill pay will not be available after **1 p.m. on February 21**.
- If you want your bill pay history, download it prior to this date and time.
- Your bill pay payees will need to be re-established using Harborstone's online bill pay system. To make this process easier, we recommend pulling that information prior to this date and time.
- Recurring transfers and payments will also need to be re-established. To make this process easier, we recommend making note of all recurring payments before **February 21**.



Debit Cards

- First Sound Bank debit cards will no longer work after **February 23**.
- Your new Harborstone debit card will arrive the week of **February 24**; please keep an eye out for your new card to arrive by mail.
- You will need to re-establish all auto-payments after you receive your new card.
- Our debit cards offer tap-to-pay and digital wallet options, making it a convenient on-the-go option for your everyday spending.

- **Save My Change**

(not currently available for business members):

By enrolling in Save My Change, you can save in small ways on every purchase using your debit card. By rounding up to the nearest dollar, those funds are then reserved in an account of your choosing. To enroll, complete the form inside online banking (under Services) or the mobile app (under "More").

- **Card Controls**

(not currently available for business members):

Card Controls allow you to turn your card on and off as needed inside online banking. Should your card get misplaced or go missing, you can easily control access to your card for peace of mind.

Online Banking

- Your First Sound Bank online banking access will be discontinued by **2 p.m. on February 21**.
 - Complete any time-sensitive transactions prior to **February 21** to ensure a timely delivery.
 - Recurring transfers or payments will need to be re-established. For a smoother transition, make note of all recurring payments before **February 21**.
 - Online banking history will not be available after **2 p.m. on February 21**. If you want your online banking history, please make sure you download it prior to this date and time. Account statements will be made available upon request.
- If you are interested in a Harborstone online banking account, you will need to sign up using your new member number, which will arrive by mail during the week of **February 17**.
 - Complete the online banking registration form here *(business members, please use the business online banking link in the Business Online Banking section below)*: harborstone.com/register.
 - Starting **Monday, February 24**, members can create and log in to their Harborstone online banking accounts at harborstone.com.
 - You will be prompted to opt in to e-statements the first time you log in to online banking; if you don't opt in, you will automatically receive paper statements.

Once you are logged in to your Harborstone online banking account, you can check your balances, transfer funds, set up alerts, view statements, and much more. For questions or concerns, email online.banking@harborstone.com, chat with us on harborstone.com, or call the Member Service Center at **1-800-523-3641**. **Please do not use any personally identifiable information unless you are using secure chat or secure email. Secure chat and email is available inside of your online banking account.**



Account Statements

- Your last First Sound Bank statement will report all transactions through **February 21**.
- Your first Harborstone Credit Union statement will be available in early March and will report all transactions occurring **February 22-28**.



Member Service Center & Telephone Banking *(not currently available for business members)*

- Starting **Monday, February 24**, you will have access to our **Member Service Center** with Member Service Center Representatives available to support you.

Hours of operation are as follows:

- Monday - Tuesday 8 a.m. - 6 p.m.
 - Wednesdays 9 a.m. - 6 p.m.
 - Thursday - Friday 8 a.m. - 6 p.m.
 - Saturdays 9 a.m. - 1 p.m.
- To access telephone banking, call **1-800-523-3641** and select option 1.
 - You will be able to access all of your Harborstone account activity starting **February 24**; however, your First Sound Bank history will no longer be available.
 - For first-time users, make sure you have your new Harborstone member number, the last four digits of your Social Security number (also your initial PIN until you are prompted to change it), and your date of birth (mm/dd/yyyy).
 - First-time users can also select any of the account, loan, or PIN change options.

Website

- Any relevant product and service information can be found on **harborstone.com**, including these service schedule impacts. **Firstsoundbank.com** will redirect to harborstone.com in the coming weeks.



Business Online Banking

For all Business Members & Cash Management Users

Online Banking Enrollment

- To enroll in business online banking and cash management services, one of the signers on the account from the company will need to enroll by completing this form: harborstone.com/businessregister.
- To enroll, you will need your new member number, which will arrive by mail during the week of **February 17**; however, you will not be able to register until **Monday, February 24**, after systems conversion.

ACH Origination

- Please do not process any ACH originations after **February 20**.
- Your First Sound Bank ACH origination templates will not be available after **February 21**.
 - We recommend that you make copies for reference purposes prior to this date to help you setup your Harborstone ACH templates after **February 24**.
- Processing cutoff times will be changing to **10:30 a.m. Pacific time**.
- Same-day ACH will be available until **9:30 a.m. Pacific time** for an additional fee.

Positive Pay

- For those with Positive Pay, we will be contacting you directly with additional information.

Wires

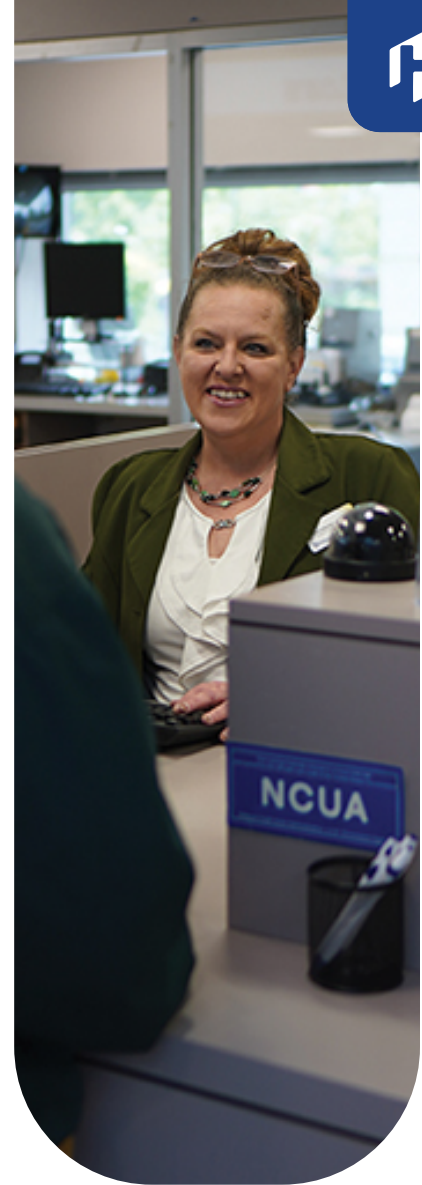
- After **February 20**, you will not have access to complete wires through your First Sound Bank online banking account.
- Your First Sound Bank wire templates will not be available after **February 21**.
- We recommend that you make copies for reference purposes prior to this date to help you setup your Harborstone wire templates the after **February 24**.
- Domestic wire cutoff times will continue to be **3 p.m. Pacific time**.
- International wire cutoff times will change to **1 p.m. Pacific time**.
- You will be able to complete wires through online banking, a local branch or by contacting the Member Service Center starting **February 24**.





Remote Deposit Capture

- You can continue to use your current remote deposit check scanner through **February 20**.
- Check deposit services are available at 4th and Madison on **Friday, February 21**, and check deposit services are available at any local Harborstone branches, starting on **February 24**.
- Once you have access to business online banking, starting the week of **February 24**, you will need to uninstall your current drivers, install new drivers, and install Webscan software.
- The software and drivers are accessed directly through your business online banking profile.
 - To access, register and log in to business online banking, then select “Additional Services,” and then select “Remote Deposit.”
 - On the “Welcome to Business Deposit Xpress” landing page, select “Documentation.”
 - Choose machine type for a link to drivers to download. Once downloaded, return to the landing page and click the link to download the Webscan software.
- RDC cutoff times will be changing to **3:45 p.m. Pacific time** for same-day credit.



We also have **Business Online Banking guides** that will help you self-serve through the setup of your business online banking services, including: Business Online Banking Login & Navigation, ACH & Wire Initiation and Templates, Positive Pay registration and more. These are available to download on our website at harborstone.com/welcome-fsb.

You can also contact our cash management team via email at cashmanagement@harborstone.com. We appreciate your patience as we work through this transition.

For additional information on business services available at Harborstone, visit harborstone.com/business.



Introducing Harborstone Online Banking!

Learn about the new features that will be available when you sign in to your new Harborstone online banking account on **February 24**.

Online Bill Pay

Online bill pay is an easy way to manage your finances anywhere you go. Set up new payees and make payments with just a few clicks. Save time with automatic payments for bills that don't change—like car payments, rent, or mortgage.

Mobile Banking

Whether you're at your desk or the dentist, you can manage your money easily and securely with mobile banking. Instantly see your current balance, keep an eye on account activity, transfer funds, and more. Apps are available for you to download on your iPhone, iPad, or Android mobile device.

Text Banking

Stay in the know with text banking. It's never been easier to stay connected and manage your account. Schedule automatic balance notifications and transfer funds, all with a simple text.¹



Text any of the following commands to **454545**:

BAL = primary account balance

LAST = last five transactions

BAL CHK = checking account balances

TRANS = transfer funds

BAL ALL = all account balances

STOP = deactivate service

Money Management

Money Management² makes building a budget, analyzing spending, and taking control of your finances as easy as a mouse click, even if it's spread across multiple institutions. Get all this from the convenience of online or mobile banking.

Zelle

Zelle³ and External Funds Transfer make sending money as easy as sending an email or text message. Pay almost anyone with just a mobile number. It's quick, secure, and simple with Zelle inside Harborstone online banking.

¹Requires registration inside Harborstone online banking.

²Money Management is not currently available for business members.

³Zelle is not currently available for business members.



Deposit Products and Services

Your existing First Sound Bank checking and certificates will transfer to similar Harborstone deposit products. Maturity dates, rates, and terms for certificates will remain the same through maturity.

Checks

- Check images will no longer be included in your monthly statement, but will be available in your Harborstone online banking.
- Your First Sound Bank checks will continue to work, however, at your earliest convenience, please order your Harborstone checks through online banking or if you use an outside vendor, please be sure to use Harborstone's name and routing number.
- You may locate check copies cleared through your Harborstone account by accessing your online banking account.
- Business members can request their first box of basic checks for free by contacting Harborstone (by phone or chat) or Harland Clarke Business at **1-800-503-2345**. After that, Business members can order basic checks or custom checks (i.e. computer checks) directly through Harland Clarke.
- Members can request their first box of basic checks for free by contacting Harborstone (by phone or chat). For future checks, members may order inside online banking, under "Services."

Direct Deposit, ACH Automatic Payments & ACH Automatic Withdrawals

Harborstone's
routing number is:
325180870

Any direct deposits, ACH automatic payments, or ACH automatic withdrawals will continue to process normally; however, the First Sound Bank routing number will be discontinued at a later date. To avoid future disruption, we encourage you to update the routing number as soon as possible.

Consumer and Business Loans

Loan Account Number

- Your account numbers will not change.

Loan Rates

- Your existing loan rates, including HELOCs, will not change.
- Some variable-rate loans may change due to market conditions.

Loan Payments

- Your existing loan payment due date and monthly payment amounts will not change.
- If there are changes to your due date or amount in the future, you will receive advance notice.
- Your scheduled automatic loan payments will continue as usual.
- Starting **February 24**, you may establish your loan payments as payees in your Harborstone online bill pay.
- You have the option of mailing your loan payments to **P.O. Box 4207, Tacoma, WA 98438**.
- You will continue to have the same loan officer. For any questions about your business loan, please contact our business lending team via email at **business.lending@harborstone.com**.



About Harborstone Credit Union

Since 1955, Harborstone Credit Union has served Washington communities as a member-owned, not-for-profit financial organization, with a history of serving those who serve, built on the principle of people helping people. At the heart of the credit union are knowledgeable and passionate team members who guide and empower individuals and business owners to make good financial decisions, promoting financial well-being and prosperity. Today, Harborstone has branch locations in King, Pierce, and Thurston Counties. As a banking advocate for its members, Harborstone's mission is to build trusted and meaningful relationships with members—and to show up as a fabric of the community to help those communities thrive. Harborstone is also committed to working toward a more fair and equitable society, one relationship at a time. Harborstone has 16 branches, approximately \$2.1 billion in assets, and more than 91,000 members. Learn more at harborstone.com/explore/our-story.

Member Service Center and Online Chat

By phone at **1-800-523-3641** or chat at harborstone.com.

Mailing Address

Harborstone Credit Union
P.O. Box 4207
Tacoma, WA 98438-0207

Routing Number

325180870

