



**Welcome.**



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# Welcome, Savi!

From the beginning, Harborstone has focused on helping individuals, families and businesses reach their financial goals - not just for today, but for the future. As we move forward, together, we continue that commitment. As you become part of the Harborstone Credit Union family, you'll find that we are a team that approaches our work with consistency, care and kindness in everything we do.

**Sept. 1, 2025**, marks Legal Day 1 (LD1), a significant step in the process to bring SaviBank customers into the Harborstone Credit Union membership. The biggest change you will see is the use of a temporary brand, "Savi, Powered by Harborstone Credit Union," which will be represented at all current SaviBank branches and locations. This change allows SaviBank to operate under the regulatory environment of the National Credit Union Administration (NCUA) and indicates we're one step closer to becoming a unified entity.

No other significant changes are expected until our next major milestone, Operational Day 1 (OD1), which is anticipated for **summer/fall 2026**. On this date, as a Harborstone member, you will gain access to all Harborstone products and services, support through our branch network and extended Co-Op Shared Branching & ATM network, and over-the-phone support through our dedicated Contact Center.

## ***As a customer of SaviBank, what does this mean for you?***

- **Updated Branch Hours.** Branch hours have changed to better align with the Harborstone branch schedule. This means all locations, with the exception of Friday Harbor, will operate on the same schedule: Monday-Thursday from 9 a.m.-5 p.m. and Friday from 9 a.m.-6 p.m. and Friday Harbor only: Monday-Friday from 9 a.m.-5 p.m.
- **Business as Usual.** You should continue to use the same branch and phone number you currently use for any account-related or general customer service support. A service impact overview is provided in this packet to serve as a reference for any concerns about specific changes.
- **People Come First.** Our people are at the center of every decision we make, and you will continue to be served by the same friendly faces in branch that you've come to know and love over the years.

Last but not least, we've created a dedicated webpage just for you; check back for any updates as they are made available: [harborstone.com/welcome-savi](https://harborstone.com/welcome-savi).

Thank you for entrusting us with your membership; we look forward to supporting you on your financial journey!



**Geoff Bullock**  
President & CEO





## About Harborstone Credit Union

Harborstone Credit Union is a Washington-chartered and federally insured credit union headquartered in Lakewood, Washington. Founded in 1955 as McChord Federal Credit Union serving airmen on McChord Air Force Base (now Joint Base Lewis McChord), Harborstone Credit Union has grown to become one of the largest credit unions in Washington state with over 88,000 members and approximately \$1.9 billion in total assets. Harborstone Credit Union has 16 branches located throughout King, Pierce, and Thurston counties and offers members a full range of products and services with the aim to assist members in achieving financial well-being through innovative financial solutions that foster thriving communities and economic vitality. For more information, please visit [www.harborstone.com](http://www.harborstone.com).



## About Savi Financial Corporation Inc. and SaviBank

Savi Financial Corporation is the bank holding company that owns SaviBank. SaviBank began operations on April 11, 2005, and has 10 branch locations in Anacortes, Burlington, Bellingham, Concrete, Mount Vernon, Oak Harbor, Freeland, Sedro-Woolley, and Friday Harbor, and Loan Production Offices in Bellingham and Orcas Island. SaviBank provides loan and deposit services to customers who are predominantly small and middle-market businesses and individuals in and around Skagit, Island, Whatcom, and San Juan counties. As a locally owned community bank, we believe that when everyone becomes Savi about their finances, our entire community benefits. For additional information about SaviBank, visit: [www.SaviBank.com](http://www.SaviBank.com).





## Shared Values

This partnership is built on shared values and a common vision. SaviBank and Harborstone Credit Union are both passionate about fostering meaningful relationships with customers and members while making a positive impact in the local communities we serve. We understand that when small businesses succeed, the entire community benefits, and by empowering individuals and businesses through financial empowerment, we can help them achieve greater success. Together, we have the power to make a greater impact. By combining our resources and expertise, we can offer an expansive range of financial products and services that better meet the needs of those we serve.

This merger marks a significant milestone for both institutions, and we believe the best is yet to come as we join together, stronger than ever. This partnership will allow us to provide even better service to those who matter most — our customers, our members, and our communities.



# Consumer Accounts

	Legal Day 1 (LD1) Sept. 1, 2025	Operational Day 1 (OD1/Conversion Day) Summer/Fall 2026
<b>Online &amp; Mobile Banking</b>	No changes at LD1. Continue to use your Savi online banking credentials.	We will communicate with you well in advance of any changes to online or mobile banking at OD1.
<b>Loan Payments</b>	No changes at LD1. Continue to mail your loan payments to: <i>208 E Blackburn, Suite 200 Mount Vernon, WA 98273</i> Or drop off your payment to your local branch.	Loan payments can be made by using online or mobile banking, at any Harborstone Credit Union branch, or by mail to: <i>PO Box 4207 Tacoma, WA 98438-0207</i> Or visit <a href="http://www.harborstone.com">www.harborstone.com</a> for more payment options.
<b>Bill Pay</b>	No changes at LD1. Continue to pay your bills using Bill Pay inside of Online Banking.	We will communicate with you well in advance of any changes to Bill Pay at OD1.
<b>Debit Card Usage</b>	No changes at LD1. Continue to use your Savi debit card.	We will communicate with you well in advance of any changes to your debit card at OD1.
<b>Credit Card Usage</b>	No changes at LD1. Continue to use your Savi credit card.	We will communicate with you well in advance of any changes to your credit card at OD1.
<b>Savi Branch Hours</b>	All branch hours will be: Monday-Thursday from 9 a.m.-5 p.m. Fridays from 9 a.m.-6 p.m. Friday Harbor only: Monday-Friday from 9 a.m.-5 p.m.	We will communicate with you well in advance of any changes to branch hours at OD1.
<b>Harborstone Branch Access</b>	Current Savi customers will not be able to make deposits, withdrawals, or loan payments at any Harborstone branch; however, you will be able to use all Harborstone ATMs for withdrawals at no additional fee.	You will have full access to all Harborstone Credit Union branches and services including online and mobile banking, Zelle®, Bill Pay, online loan payments, skip a pay, and more.
<b>Phone Number</b>	No changes at LD1. You can continue to contact your local branch or call us at 888-707-2060.	We will communicate with you well in advance of OD1 for changes to phone numbers or contacting your local branch.

	Legal Day 1 (LD1) Sept. 1, 2025	Operational Day 1 (OD1/Conversion Day) Summer/Fall 2026
<b>Account Number</b>	No changes at LD1. Your account number will stay the same.	We will communicate with you well in advance of any changes at OD1 for account numbers.
<b>Routing Number</b>	No changes at LD1. Your routing number will stay the same.	We will communicate with you well in advance of any changes at OD1 to routing numbers.  Harborstone's routing number is: 325180870.

## Business Accounts

	Legal Day 1 (LD1) Sept. 1, 2025	Operational Day 1 (OD1/Conversion Day) Summer/Fall 2026
<b>Business Online &amp; Mobile Banking</b>	No changes at LD1. Continue to use your Savi online banking credentials.	We will communicate with you well in advance of any changes to online or mobile banking at OD1.
<b>Business Loan Payments</b>	No changes at LD1. Continue to mail your loan payments to: <i>208 E Blackburn, Suite 200 Mount Vernon, WA 98273</i>  Or drop off your payment to your local branch.	Loan payments can be made by using online or mobile banking, at any Harborstone Credit Union branch, or by mail to: <i>PO Box 4207 Tacoma, WA 98438-0207</i>  Or visit <a href="http://www.harborstone.com">www.harborstone.com</a> for more payment options.
<b>Business Bill Pay</b>	No changes at LD1. Continue to pay your bills using Bill Pay inside of Online Banking.	We will communicate with you well in advance of any changes to Bill Pay at OD1.
<b>Business Debit Card Usage</b>	No changes at LD1. Continue to use your Savi debit card.	We will communicate with you well in advance of any changes to your debit card at OD1.
<b>Business Credit Card Usage</b>	No changes at LD1. Continue to use your Savi credit card.	We will communicate with you well in advance of any changes to your credit card at OD1.

	Legal Day 1 (LD1) Sept. 1, 2025	Operational Day 1 (OD1/Conversion Day) Summer/Fall 2026
<b>Savi Branch Hours</b>	All branch hours will be: Monday-Thursday from 9 a.m.-5 p.m. Fridays from 9 a.m.-6 p.m. Friday Harbor only: Monday-Friday from 9 a.m.-5 p.m.	We will communicate with you well in advance of any changes to branch hours at OD1.
<b>Harborstone Branch Access</b>	Current Savi Business customers will not be able to make deposits, withdrawals, or loan payments at any Harborstone branch; however, you will be able to use all Harborstone ATMs for withdrawals at no additional fee.	You will have full access to all Harborstone Credit Union branches and services including business online and mobile banking, Business Bill Pay, online loan payments, and more.
<b>Phone Number</b>	No changes at LD1. You can continue to contact your local branch or call us at 888-707-2060.	We will communicate with you well in advance of OD1 for changes to phone numbers or contacting your local branch.
<b>Account Number</b>	No changes at LD1. Your account number will stay the same.	We will communicate with you well in advance of any changes at OD1 for account numbers.
<b>Routing Number</b>	No changes at LD1. Your routing number will stay the same.	We will communicate with you well in advance of any changes at OD1 to routing numbers. Harborstone's routing number is: 325180870.
<b>Remote Check Deposit</b>	No changes at LD1. Continue to use remote check deposit as you are currently.	We will communicate with you well in advance of any changes at OD1 to remote check deposit.
<b>ACH Origination</b>	No changes at LD1. Continue using ACH Origination as you are currently.	We will communicate with you well in advance of any changes at OD1 to ACH Origination.
<b>Wires</b>	No changes at LD1. Continue to send wires by visiting or calling your local branch.	We will communicate with you well in advance of any changes at OD1 to wires.

## What's Next?

This partnership marks an exciting milestone for both SaviBank and Harborstone Credit Union, and we're excited to be one step closer to coming together.

LD1 is set for Sept. 1, 2025, and OD1 is set for summer/fall 2026. At LD1, there will be no changes to your current accounts or how you connect with us. You will receive clear instructions well in advance of OD1, such as updates to account changes, routing numbers, and loan payments. Our goal is a smooth and seamless transition for all. If you have any questions along the way, please don't hesitate to contact your local branch.

Together, we are stronger, and we're committed to building a better financial future for our customers, members, and communities.



# Frequently Asked Questions

## Branches, Services & Account Access

### 1. Will Savi branch hours be changing?

Branch hours will change to align more closely with Harborstone. Branches will be open Monday through Thursday from 9 a.m.-5 p.m. and Friday from 9 a.m.-6 p.m. This includes the lobby and drive through. The Friday Harbor branch hours will not change and will continue to be open Monday through Friday from 9 a.m.-5 p.m.

### 2. What is happening to SaviBank team members?

Harborstone will continue to provide qualified opportunities for the team at SaviBank, seeking to integrate them into the organization in the best way possible.

### 3. Will my debit card still work?

Yes, you can continue using your SaviBank debit card. Communications will be provided far in advance of any changes.

### 4. Will my credit card still work?

Yes, you can continue using your SaviBank credit card.

### 5. Will my access to ATMs change?

You will continue to have access to the MoneyPass ATM Network until OD1. At OD1, your access will transition to the Co-Op ATM Network, giving you access to nearly 30,000 surcharge-free ATMs.

### 6. What is happening with my account number or routing number?

Your account number and routing number will stay the same. Communications will be provided far in advance of any changes.

### 7. Will I lose access to my online banking?

No, online banking will remain the same until OD1.

### 8. Will my SaviBank checks still work?

Yes, you can continue to use your SaviBank checks.

### 9. Are my rates, terms, or fees changing on my existing account?

No, your current rates, terms, and fees will stay the same unless you are notified otherwise.

### 10. Will I still get my account statements like I did before?

Yes, you will continue to receive statements the same way you do now.

### 11. Where do I send my loan payment?

Continue to mail your loan payments to 208 E Blackburn, Suite 200, Mount Vernon, WA 98273 or drop it off at your local Savi branch.

### 12. Where do I send my credit card payment?

You can continue to make your credit card payments online at [myaccountaccess.com](https://myaccountaccess.com), mail to Elan directly, or come to your local Savi branch.

### 13. Does my cash management change for my business?

No, your cash management services will stay the same until OD1.

## 14. Who do I contact with questions about my account?

Continue to contact your local Savi branch or call our toll-free number at 888-707-2060 with any questions about your account.

### Transition

#### 1. What does “Legal Day 1” mean to me?

Legal Day 1 is the day the purchase transaction of Harborstone Credit Union acquiring SaviBank is legally finalized. SaviBank will temporarily operate as “Savi, Powered by Harborstone Credit Union” as the combined organization works toward full system conversion scheduled for summer/fall 2026. While the conversion process will take time, we assure you it will be worth the wait.

#### 2. Why “Savi, Powered by Harborstone Credit Union”?

SaviBank customers won’t be on the same bank system as Harborstone until OD1, and SaviBank locations won’t be able to service Harborstone Credit Union members in branch with their transactions or service needs. This rebranding will make it clear that SaviBank is still operating as Savi but owned by Harborstone Credit Union. Once systems are combined, the signage will change to Harborstone Credit Union across all branch locations.

#### 3. Should I open a Harborstone Credit Union account *now*?

Savi and Harborstone have come together to offer very similar products starting on LD1, including some of the best checking accounts, great rate CDs, and exceptional loan rates. We encourage you to take advantage of these accounts with Savi until OD1 when our two systems join.

#### 4. What is happening next?

Both teams are working hard toward fully operating as Harborstone Credit Union. Transparent communications will be provided at every step along the way to keep all customers and members informed throughout the process.

#### 5. Why does this process take so long?

Both Harborstone and SaviBank teams are committed to making sure the transition is smooth and seamless for all parties. This transition involves careful coordination due to regulations and system integration.

This process also allows us to maximize the unique strengths of both organizations. Once the transition is complete, we’ll be able to serve you even better as Harborstone Credit Union.

#### 6. How will the sale affect the bank’s business customers?

SaviBank customers will have access to the same products, services, and resources that Harborstone members have once the full transition to Harborstone Credit Union is complete.



## General Harborstone Credit Union & SaviBank Information

### 1. Why is Harborstone buying SaviBank?

Purchasing SaviBank will help Harborstone grow its presence in the Whatcom, Skagit, Island, and San Juan Counties; diversify assets; and add talent and expertise to the team. Harborstone currently has 16 branches, South to Lacey and North to Bothell.

### 2. How will the sale affect Harborstone members and SaviBank customers?

Harborstone members will have access to additional expertise and services, plus 10 additional in-person locations in Whatcom, Skagit, Island, and San Juan Counties. SaviBank customers will become Harborstone members, eligible for the same rates, products, and services as all Harborstone members. Deposits are ensured by the NCUA, and credit union members have ownership in the not-for-profit organization.

### 3. How is a credit union different from a bank?

Credit unions are not-for-profit financial service organizations that are owned by members rather than shareholders. Credit union members are united through an employer, family member, geography, or other common factor. For example, everyone who lives or works in Washington state is eligible to be a Harborstone member. The cooperative structure of credit unions helps everyone work toward their goal of financial well-being. One member's savings becomes another member's loan. Credit unions are also community-focused, supporting causes that are meaningful to their members in the communities they serve.

### 4. Do SaviBank customers get to vote on the sale?

While customers don't get a vote on the sale, both of the Savi and Harborstone board of directors approved the sale, alongside the SaviBank shareholders.

### 5. Has a credit union acquired a bank before?

Yes, and it's becoming more common in today's banking environment. SaviBank is the second bank acquisition for Harborstone.

### 6. Did the talks begin because SaviBank is struggling?

No, SaviBank is locally owned and financially strong. The acquisition is a strategic move to strengthen both organizations.



[harborstone.com/welcome-savi](https://harborstone.com/welcome-savi)

888-707-2060