

# Welcome

## COMMUNITY 1ST



**Harborstone®**  
Credit Union

+



**COMMUNITY 1ST**  
CREDIT UNION



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# Welcome, Community 1st!



**Dear Valued Member,**

I'm excited to personally welcome you into the Harborstone Credit Union family as we celebrate the legacy of Community 1st Credit Union — Washington's very first credit union — marking an incredible 100 years of service in 2025. This milestone is not only a remarkable achievement but also the beginning of a new chapter where two trusted credit unions unite on a strong foundation of excellence and trust.

At Harborstone, we are deeply committed to preserving the core values that brought us together. The shared goals and philosophy of Community 1st and Harborstone are what made this partnership possible, and they will continue to guide us into the future. We will honor the rich history of Community 1st and the roots that King County U.S. Postal Service employees established, while also enhancing our products, services, and accessibility to better serve our growing membership.

Serving members is at the heart of everything we do. We strive to show up with consistency, care, and kindness, and our mission remains the same — to help individuals, families, and businesses achieve their financial goals, not just for today but for years to come.

October 1, 2025, marked a significant milestone: Legal Day 1 (LD1). On LD1, the two organizations officially became one entity, bringing us one step closer to full integration. However, we do not have any major changes planned until Operational Day 1 (OD1), which we anticipate will happen in spring/summer 2026.

For the latest updates, please visit our dedicated webpage at [harborstone.com/c1cu](https://harborstone.com/c1cu).

Thank you for placing your trust in us. We're honored to be part of your financial journey, and we look forward to serving you for many years to come.

**Warm Regards,**



**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 with more than 97,000 members and approximately \$1.9 billion in total assets. Harborstone Credit Union has 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, visit [harborstone.com](https://harborstone.com).



## About Community 1st Credit Union

Founded in 1925 and celebrating its 100th year of service, Community 1st Credit Union is a full-service, member-owned, not-for-profit financial institution serving 12,000 members with approximately \$200 million in assets. Community 1st is headquartered in DuPont, with branches in King, Pierce, Snohomish, and Thurston counties. As the longest-operating credit union in Washington state, its mission began by serving the employees of the U.S. Postal Service in King County. In 2018, Generations Credit Union merged with Community 1st. Originally founded in 1939 as Employment Security Credit Union, it was another one of Washington state's long-running credit unions, beginning in a small office at the Employment Security Department in Olympia. Today, Community 1st is best known for its innovative green lending program, ezSolarLoan, which serves people across the nation. For more information, visit [myc1cu.com](https://myc1cu.com) and [ezsolarloan.com](https://ezsolarloan.com).

# Honoring a Legacy

In September 2024, Harborstone was honored to announce a merger agreement with Community 1st Credit Union — Washington state's first credit union and a pioneer in the industry. Since then, we have had the privilege of working side by side, preparing for our future as one organization.

In 2025, Community 1st celebrates an extraordinary milestone: 100 years of service to its members and communities. We are deeply grateful to join in honoring this legacy and to begin a new chapter together — one filled with promise for our members, employees, and the communities we serve.

Our partnership is built on shared values of excellence and trust, which have guided both organizations for decades. With these values at our foundation and with a shared philosophy of service, we are confident our future together will be strong, vibrant, and enduring.



## What's Next?

This partnership marks an exciting milestone for both Community 1st and Harborstone Credit Union, bringing us one step closer to joining forces.

### Key Dates

#### LD1: October 1, 2025

You will not experience any changes to your current accounts or how you connect with us.

#### OD1: Spring/Summer 2026

We'll share clear, timely instructions on any updates, such as account changes, routing numbers, and loan payments.

Our goal is to ensure a smooth, seamless transition for everyone. If you have any questions, please reach out to your local branch at any time.

Together, we are stronger — and we remain committed to building a better financial future for our members and communities.





# Member Accounts

These changes apply to both individual and business members.

	LD1 October 1, 2025	OD1/Conversion Day Spring/Summer 2026
<b>Online &amp; Mobile Banking</b>	No changes at LD1. Continue to use your Community 1st 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 or drop your loan payment off at your local Community 1st or Generations branch. For branch locations, visit <a href="https://myc1cu.com/join/branches">myc1cu.com/join/branches</a> .	Loan payments can be made by using online or mobile banking, at any Harborstone Credit Union branch, or by mail to: PO Box 4207, Tacoma, WA 98438-0207 Visit <a href="https://harborstone.com">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 Community 1st 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 Community 1st credit card.	We will communicate with you well in advance of any changes to your credit card at OD1.
<b>Community 1st &amp; Generations Branch Hours</b>	<b>Branch lobby and drive-through hours are:</b> Monday – Thursday from 9 a.m. – 5 p.m. Fridays from 9 a.m. – 6 p.m. <b>South Seattle only:</b> Monday – Thursday from 8:30 a.m. – 5 p.m. Fridays from 8:30 a.m. – 5:30 p.m.	We will maintain the same hours at OD1.
<b>Harborstone Branch Access</b>	Some Harborstone branches participate in the co-op shared branching network where Community 1st members will be able to make deposits, withdrawals, and loan payments. Find a location near you at <a href="https://co-opcreditunions.org/locator">co-opcreditunions.org/locator</a> .	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.

	LD1 October 1, 2025	OD1/Conversion Day Spring/Summer 2026
<b>Phone Number</b>	<p>No changes at LD1.</p> <p>You can continue to contact your local branch or call us at 800-247-7328.</p> <p><b>Phone hours are as follows:</b>  Monday – Thursday from 8:30 a.m. – 5:30 p.m.  Fridays from 8:30 a.m. – 6 p.m.</p>	<p>We will communicate with you well in advance of OD1 for changes to phone numbers or contacting your local branch.</p>
<b>Account Number</b>	<p>No changes at LD1.</p> <p>Your account number will stay the same.</p>	<p>We will communicate with you well in advance of any changes at OD1 for account numbers.</p>
<b>Routing Number</b>	<p>No changes at LD1.</p> <p>Your routing number will stay the same.</p>	<p>We will communicate with you well in advance of any changes at OD1 to routing numbers.</p> <p>Harborstone's routing number is: 325180870.</p>

# Frequently Asked Questions

## General Harborstone Credit Union & Community 1st Information

### 1. Why are the two credit unions merging?

From the Community 1st and Generations perspective, the merger will expand our ability to better serve you, our members. Our board of directors and team members have been impressed with the innovative and valuable deposit products and services that Harborstone has developed, and we want to bring those to you. You will also benefit from the addition of Harborstone branches throughout King, Pierce, and Thurston Counties — and the future addition of branches that Harborstone recently acquired in Whatcom, Skagit, and Island Counties.

From the Harborstone perspective, the merger will expand its ability to serve credit union members to Snohomish County and will further develop its presence in King, Pierce, and Thurston Counties. In addition, the merger will add climate-centric lending for solar panels, energy storage, and other projects and products that reduce carbon emissions, diversify assets, and add talent and expertise to the team. Harborstone currently has 16 branches from Lacey to Bothell.

### 2. What is “Legal Day 1,” and what does it mean to me?

Legal Day 1 (LD1) for the merger of Community 1st Credit Union and Harborstone Credit Union was October 1, 2025. This signifies the day when the two organizations officially became one entity; however, there are no changes to your account or access on this date. The combined organizations will work toward full system conversion, defined as Operational Day 1 (OD1), which we anticipate happening in spring/summer 2026.

### 3. How will this merger affect Community 1st Members?

Community 1st values are rooted in treating members and employees with integrity and respect. Harborstone and Community 1st are committed to providing exceptional member service while maintaining the safety and security of our members' assets and information. The credit union believes in operating from a position of financial strength and discipline to achieve controlled growth and sustained profitability for our members' benefit.

#### Merger Benefits:

- More products, services, and branches to better serve member needs.
- Ability to compete with large financial institutions while maintaining a local presence.
- The cohesive partnership of our credit unions, due to our similar core values and beliefs.
- Support and engagement in the credit union movement and the ability to build our collective profile and impact.
- Strengthened long-term viability.

### 4. What will be the name of the merged credit union?

The two entities will unite under the name “Harborstone Credit Union.” After regulatory approval, the newly merged credit union will come together to evaluate market opportunities to ensure a future that is reflective of the combined membership and its needs.

### 5. Who will be the CEO of the credit union?

The president and CEO of the merged credit union will be Geoff Bullock, current president and CEO of Harborstone Credit Union.



## 6. What happens to me as a member of the credit union?

The phrase “Once a Member, Always a Member” still applies, with the same rights and privileges.

## 7. When will the merger happen?

Credit union mergers require approval from regulators and a membership vote. Community 1st members participated in the merger voting process between August 11 – September 26, resulting in an overwhelming approval of the merger agreement and marking October 1, 2025, as LD1.

### Branches, Services & Account Access

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

Yes, branch lobby and drive-through hours (outside of the South Seattle location) have changed to align more closely with Harborstone Credit Union.

Branch lobby and drive-through hours are:

Monday – Thursday from 9 a.m. – 5 p.m.

Fridays from 9 a.m. – 6 p.m.

#### 2. Will my current branch team from Community 1st and Generations remain the same?

Yes, all Community 1st and Generations branch locations and staff will continue to serve you.

#### 3. Will my debit and/or credit card work after the merger?

Yes, please continue using your Community 1st debit and/or credit card after LD1. If you need a new debit or credit card for any reason, reach out to your local branch or call 800-247-7328. You will be notified well in advance of any future debit or credit card enhancements or other changes.

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

You will continue to have access to the same ATMs and the co-op shared branching network with nearly 30,000 surcharge-free ATMs. Find an ATM near you at [co-opcreditunions.org/locator](https://co-opcreditunions.org/locator).

#### 5. Will I keep my account number or routing number?

Yes, your account number and routing number will stay the same at LD1. You will be notified well in advance of any future enhancements or other changes.

#### 6. Will I keep my access to online banking?

Yes, online banking will remain the same at LD1. For any updates, we will be sure to communicate well in advance to ensure a smooth transition.

#### 7. Will my Community 1st or Generations checks still work after the merger?

Yes, you can continue to use your current checks at LD1. You will be notified well in advance of any future enhancements or other changes.

## **8. Will my rates, terms, or fees remain the same on an account I already have?**

Yes, your current rates, terms, and fees will stay the same at LD1. For any future enhancements or changes, we will give you at least 30 days' notice.

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

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

## **10. Where do I send my loan payment?**

Continue to mail or drop your loan payment off at your local Community 1st or Generations branch. For branch locations, visit [myc1cu.com/join/branches](https://myc1cu.com/join/branches).

## **11. Where do I send my credit card payment?**

Continue to make your credit card payment online, by mail to **Community 1st P.O. Box 37035, Boone, IA 50037-0035**, or drop it off at your local branch.

## **12. Whom should I contact with questions about my account?**

Continue to contact your local branch or call our toll-free number at 800-247-7328 with any questions about your account.

## **13. Will my automatic transfers still go through?**

Yes, you can expect the same access to your electronic services such as direct deposit and automatic withdrawals. Look for future communications that will include specific information about any enhancements or changes to your accounts or electronic services. Our intention is to keep you informed along the way and make this transition as seamless as possible.

## **14. Will I be able to access my credit union account at all Harborstone branches?**

Some Harborstone branches participate in the co-op shared branching network where Community 1st members will be able to make deposits, withdrawals, and loan payments. Find a location near you at [co-opcreditunions.org/locator](https://co-opcreditunions.org/locator).

## **15. Will the beneficiaries of my account remain the same?**

Yes, the beneficiaries to your account will remain the same.

## **16. Will my deposit accounts retain NCUSIF insurance?**

Yes, your deposits will continue to be insured by the National Credit Union Share Insurance Fund (NCUSIF) up to \$250,000 for each account category through the National Credit Union Administration (NCUA). The NCUA is the agency of the federal government, which administers the NCUSIF. You can visit the NCUA's website at [ncua.gov/consumers/share-insurance-coverage/frequently-asked-questions-about-share-insurance#s20](https://ncua.gov/consumers/share-insurance-coverage/frequently-asked-questions-about-share-insurance#s20) for detailed information about share and deposit insurance coverages.

## **17. Whom should I contact with additional questions?**

For additional questions, please contact [mergerinfo@myc1cu.com](mailto:mergerinfo@myc1cu.com).

