



**Welcome.**

**What You Need to Know About Conversion Weekend**



# Message From Geoff Bullock

Harborstone President and CEO

Dear Community 1st Credit Union Member,

Welcome to **Harborstone Credit Union!** We're excited to have you join our membership and begin this new chapter together. By coming together, Community 1st Credit Union and Harborstone Credit Union have formed a stronger partnership to create more opportunities, greater access, and a solid foundation for a thriving financial future.

Harborstone is excited to welcome you and provide tools and services that elevate your financial experience. With industry-leading online and mobile banking, easy online account opening, live chat, and friendly member service representatives, we're here for you however you choose to connect.

As part of this transition, there are a few important things to know. **This booklet includes key details about your new Harborstone account**, steps you can take to help ensure a smooth conversion, and information about the expanded services now available to you. You can also find this information anytime on our website at [harborstone.com/c1cu](https://harborstone.com/c1cu). We will continue updating this page as new details become available so you can easily stay informed about the latest changes.

Welcoming Community 1st Credit Union members into Harborstone strengthens our ability to make a meaningful impact across the communities we serve. With a top-rated mobile app, exceptional products and services, 19 Puget Sound branches — growing to 29 locations this September when Savi joins the network — and access to more than 30,000 surcharge-free ATMs nationwide, we're here to support you every step of your financial journey.

If you have any questions during this transition, please contact our Member Service Center at **1-800-523-3641**, chat with us online, or visit your local branch. Our team is ready to make your experience as seamless as possible.

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

Warm regards,

**Geoff Bullock**

CEO & President



# Branch Access



**Legend:**

- Coming Soon — September 2026
- Current Branches

There will be no changes to your branch hours, locations, or phone numbers. On **June 15, 2026**, you will have full access to Harborstone's 19 branches, and in September, you will also gain access to all 10 Savi, Powered by Harborstone branches.

- Locations:**
- Lynnwood
  - Bothell
  - Seattle
  - South Seattle
  - Issaquah
  - Kent
  - Federal Way
  - Puyallup
  - Bonney Lake
  - Tacoma, Center St.
  - Tacoma, Pine St.
  - Tacoma, 74th St.
  - Gig Harbor
  - Lakewood
  - Spanaway
  - Lewis-McChord
  - DuPont
  - Lacey
  - Olympia
- Coming September 2026:**
- Bellingham
  - Burlington
  - Mount Vernon, College Way
  - Mount Vernon, Blackburn
  - Sedro-Woolley
  - Concrete
  - Anacortes
  - Friday Harbor
  - Oak Harbor
  - Freeland

For a full list of branches, visit: [harborstone.com/locations](https://harborstone.com/locations).

For full conversion weekend details, please visit [harborstone.com/c1cu](https://harborstone.com/c1cu).



# Service Impacts

Please reference the timeline below for specific transaction cutoff times. **Normal operations will resume on Monday, June 15, 2026.**

## Branch Operations

	Friday, June 12, 2026	Saturday, June 13 – Sunday, June 14, 2026	Monday, June 15, 2026
Branch Locations	Open normal business hours until 6 p.m.	Closed	Open normal business hours
Night Deposits	Will be processed as usual on <b>Monday, June 15, 2026.</b>		

## Online & Mobile Banking

	Friday, June 12, 2026	Saturday, June 13 – Sunday, June 14, 2026	Monday, June 15, 2026
C1 and Generations Online Banking*	Available until 5 p.m.	No longer available	
HCU Online Banking	Unavailable for C1 and Generations Members		Available starting at 9 a.m.
C1 and Generations Online Bill Pay**	No longer available <b>Please Note:</b> All online bill payments need to be scheduled prior to Monday, June 8. Any online bill payment scheduled after June 8 will not process. Scheduled payments made before June 8 will transfer to Harborstone’s system.		
HCU Online Bill Pay	Unavailable for C1 and Generations Members		Available starting at 9 a.m.
C1 and Generations Mobile App*	Available until 5 p.m.	No longer available	
HCU Mobile App	Unavailable for C1 and Generations Members		Available starting at 9 a.m.
C1 and Generations Mobile Check Deposit*	Available until 3 p.m.	Unavailable for C1 and Generations Members	
HCU Mobile Check Deposit	Unavailable for C1 and Generations Members		Available starting at 9 a.m.

\*These services will no longer be available after Friday, June 12, 2026.

\*\*Online Bill Pay will no longer be available after Monday, June 8, 2026.

## Other

	Friday, June 12, 2026	Saturday, June 13 – Sunday, June 14, 2026	Monday, June 15, 2026
HCU Member Service Center	Unavailable for C1 and Generations Members		<b>M, Tu, Th, F 8 a.m. – 6 p.m., W 9 a.m. – 6 p.m., Sa 9 a.m. – 1 p.m. 1-800-523-3641</b>
C1 and Generations Debit Card	Continue to use as usual.		C1 and Generations debit cards will <u>no longer</u> work.
HCU Debit Card	Unavailable for C1 and Generations Members		Available starting at 9 a.m.

For full conversion weekend details, please visit [harborstone.com/c1cu](https://harborstone.com/c1cu).



# What to Expect

## Debit and Credit Cards

### New Debit Card

You will receive your new Harborstone debit card before **June 15, 2026**. You can activate your card on **June 15, 2026**.

**Old Card:** You may continue to use your Community 1st or Generations debit card until **June 15, 2026, at 8 a.m.**

### New Credit Card

You will receive your new Harborstone credit card around **June 22, 2026**.

**Old Card:** Your Community 1st or Generations credit card will continue to work until **July 11, 2026**. We encourage you to activate your new card when you receive it.

## Checks

If you'd like to order checks, simply call us at **1-800-523-3641** or contact your local branch, and we'll take care of it for you. As a welcome benefit, your first box of checks is complimentary. To ensure eligibility, **place your order by August 14, 2026**.

## Account and Routing Numbers

As part of integration, some members will receive a new account number due to duplication in Harborstone's system.

If your account number is impacted, you will receive a notice in the mail at least 30 days prior to Monday, **June 15, 2026**.

## Direct Deposit

Direct deposits and/or automatic withdrawals currently posted to your Community 1st or Generations Credit Union account will post to your Harborstone Credit Union account on their effective date. Any direct deposits or automatic withdrawals established after June 15, 2026, using your Community 1st or Generations Credit Union account information will redirect for a limited time.

Your new routing number: **325180870**

**Effective Monday, June 15, 2026.**  
**Update routing number by January 1, 2027.**

We ask that you update all direct deposits to reflect Harborstone's routing number, **325180870**, as soon as possible on or after **June 15, 2026**.

Scheduled direct deposits and automatic withdrawals will continue to process as usual until **January 1, 2027**.



# What to Expect *Continued*

## Loans

Harborstone Credit Union will begin accepting your loan payments starting on **Monday, June 15, 2026**.

**Making Payments:**

**Send payments due on or after Friday, June 12, 2026, to:**

Harborstone Credit Union  
Loan Payment  
P.O. Box 4207 • Tacoma, WA 98438

**Other Ways to Pay:**

- Drop your payment off at your local branch.
- Pay over the phone at **1-800-523-3641**.
- Make a payment through online or mobile banking.

## Online Banking

- Community 1st or Generations Credit Union Online and Mobile Banking will be accessible until 5 p.m. on **June 12, 2026**.
- To access Harborstone’s Online Banking, log in with your existing username and password.
  - Please Note:** At your first login, you will be prompted to change your password. You will only have to do this once to access Harborstone’s Online Banking and Mobile App.
- We encourage you to download the **Harborstone Mobile App** prior to June 15, 2026.

Access Harborstone’s Online Banking at [harborstone.com](https://harborstone.com), or download the Harborstone Mobile App.

**iPhone**      **Android**

- Please make sure the cell number on file is up to date to ensure a smooth first login experience.

## Branch Names

Following our merger on **June 15, 2026**, Harborstone Credit Union will honor the legacy of Community 1st and Generations Credit Union.

While all locations will operate as a single unified Harborstone Credit Union, select branches will feature co-branded exterior signage reading **“Community 1st Credit Union, Powered by Harborstone Credit Union”** or **“Generations Credit Union, Powered by Harborstone Credit Union.”**

You will continue to receive the same local care, now backed by the combined organization’s expanded products and financial resources.



# Member Checklist

## Actions to Take Prior to June 12, 2026

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Ensure your contact information, including your mailing address, email address, and phone number, is up to date.

Make note of your existing username because this will transfer over to Harborstone's Online Banking.

Download and save any statements you may need, because statement history will be unavailable after June 12, 2026, in online banking.

**Please Note:** If you need a statement after June 15, 2026, and do not have it, please visit a branch, call us at **1-800-523-3641**, or contact us through chat in online banking for assistance.

Download and save any transaction history you may need.

Download and save any check images you may need, because check image history will be unavailable after June 12, 2026, in online banking.

**Please Note:** If you need a check image after June 15 and do not have it, please visit a branch, call us at **1-800-523-3641**, or contact us through chat in online banking for assistance.

Download a report of any bill payments scheduled after the June 15, 2026 conversion, in case you need this information when setting up future payments.

**Please Note:** All prescheduled payments will transfer over to Harborstone.

Download the Harborstone Mobile App before June 15, 2026.

## Actions to Take on or After June 15, 2026

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Enroll in Harborstone's Online Banking.

Access Harborstone's Online Banking at [harborstone.com](https://harborstone.com)  
or download the Harborstone Mobile App.

iPhone

Android

Reestablish any billing statements that were previously delivered electronically, and set up autopay as needed.

Activate your new debit card.

Reestablish any automatic debit card payments to avoid any disruption in your scheduled payments.

If you would like checks, please call us at **1-800-523-3641** or contact your local branch, and we will place the order for you. Your first box of checks will be provided at no cost.

**Please Note:** Orders must be placed no later than August 14, 2026, to receive this complimentary offer.



[harborstone.com](http://harborstone.com)

1-800-523-3641