



**Welcome.**

Conversion Guide



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# Message From Geoff Bullock

## Harborstone President and CEO

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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](http://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 through 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

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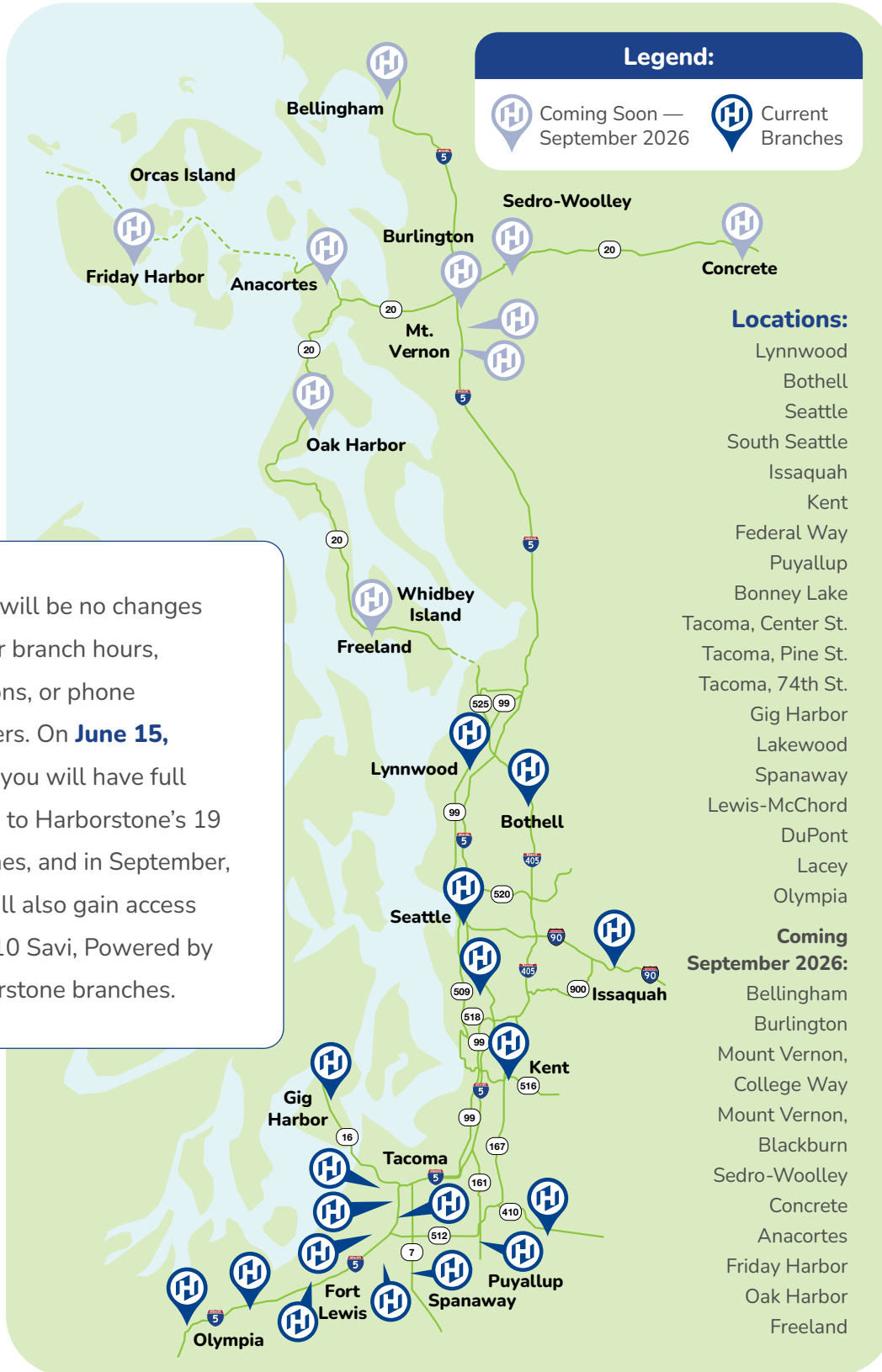
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There will be no changes to your branch hours, locations, or phone numbers. On **June 15, 2026**, you will have full access to Harborstone's 19 branches, and in September, you will also gain access to all 10 Savi, Powered by Harborstone branches.

- 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).



# Why Harborstone Credit Union?

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## About

Harborstone proudly serves more than 120,000 members and manages approximately \$3.1 billion in total assets, with 15 Harborstone branch locations throughout King, Pierce, and Thurston counties.

Through our partnership with Community 1st and Generations Credit Union, our combined branch network **will expand to 19 locations**. In September, when Savi, Powered by Harborstone comes onboard, that network **will grow to 29 locations** — providing you with even greater convenience and access.

Harborstone offers a full range of financial products and services designed to help members achieve financial well-being. Everything we do is centered on our mission of **building dreams and changing lives for generations to come**, delivered through innovative financial solutions that foster thriving communities and long-term economic vitality.

## Why?

This partnership strengthens our ability to serve you by:

- Expanding branch and ATM access
- Delivering robust digital banking tools and technology
- Increasing product and lending options
- Strengthening long-term financial stability

Together, we can deliver greater value, improved convenience, and expanded services while continuing to prioritize personalized service and community impact.



# Merger Overview

## What's Happening?

**Community 1st and Generations Credit Union are merging with Harborstone Credit Union.** This conversion will transition Community 1st and Generations accounts, products, and services to Harborstone's systems and operations. Our goal, through it all, is to honor the Community 1st and Generations member-first philosophy.

## When?

**In this guide, we have outlined the conversion timeline and key dates.** You will find detailed information about:

- Important account and online banking changes
- Debit and credit card updates
- Any actions you may need to take
- Key transition dates

We are committed to making this transition as seamless as possible and providing clear communication every step of the way.

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### Important:

To ensure you are receiving important communication in the coming months, please **make sure all of your information is up to date.** Verify your information by using online or mobile banking or visit your local branch.

For more information, 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
<b>Branch Locations</b>	Open normal business hours until 6 p.m. ATMs will be available until 3 p.m.	Closed	Open normal business hours
<b>Night Deposits</b>	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
<b>C1 and Generations Online Banking*</b>	Available until 5 p.m.	No longer available	
<b>HCU Online Banking</b>	Unavailable for C1 and Generations Members		Available starting at 9 a.m.
<b>C1 and Generations Online Bill Pay**</b>	No longer available		
	<b>Please Note:</b> Access to online bill payments will be unavailable after Thursday, June 11, at 2 p.m. Please be sure to schedule any online bill payments before that time. Any one-time or recurring bill payments scheduled for after June 11, at 2 p.m. will be processed through your Harborstone accounts.		
<b>HCU Online Bill Pay</b>	Unavailable for C1 and Generations Members		Available starting at 9 a.m.
<b>C1 and Generations Mobile App*</b>	Available until 5 p.m.	No longer available	
<b>HCU Mobile App</b>	Unavailable for C1 and Generations Members		Available starting at 9 a.m.
<b>C1 and Generations Mobile Check Deposit*</b>	Available until 3 p.m.	No longer available	
<b>HCU Mobile Check Deposit</b>	Unavailable for C1 and Generations Members		Available starting at 9 a.m.

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

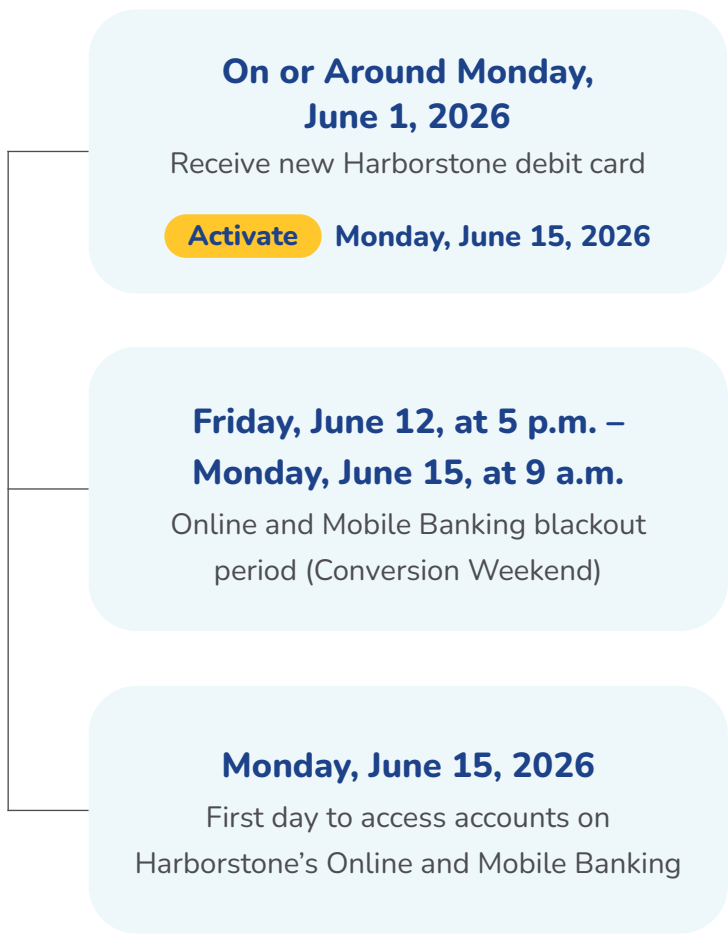
\*\*Online Bill Pay will no longer be available after Thursday, June 11, 2026.

## Other

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



# Important Dates



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# What to Expect

**Conversion  
Weekend:**

**Begins at 6 p.m. on Friday, June 12, 2026,  
Through Monday, June 15, 2026, at 9 a.m.**

## As We Merge Our New Systems:

- Community 1st and Generations Credit Union will be closed.
- Community 1st and Generations Credit Union Online and Mobile Banking will be accessible until 5 p.m. on **June 12, 2026**.
- ATM services at Community 1st and Generations Credit Union branches will be unavailable starting at 3 p.m. on **Friday, June 12**. ATM services are expected to resume on the morning of **Monday, June 15**.

For a list of available ATMs, visit [coop.org/atm-network](https://coop.org/atm-network).

- Beginning **June 15, 2026**, you will have full access to Harborstone's Online and Mobile Banking. See [page 18](#) for online and mobile banking registration information.

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## Online and Mobile Banking

Beginning **Monday, June 15, 2026**, you will be able to access your accounts online or by using Harborstone's Mobile App. Please see [page 18](#) for online banking registration instructions.

Take me to:

[Online Banking Login Instructions](#)

## Business Accounts

Current Community 1st and Generations Credit Union business members will have access to their personal and business accounts in online banking after conversion. Harborstone does offer a separate business online banking experience with a suite of additional services to meet your business needs. If you are interested in learning more or are unable to view all of your accounts in online banking, contact us at **1-800-523-3641**, chat in online banking, or visit your local branch.

## 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 notice prior to **Monday, June 15, 2026**.

Your new routing number:  
**325180870**

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

## Debit/Credit Cards

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

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

You will also receive a new Harborstone credit card after **June 15, 2026**. Your existing Community 1st or Generations Credit Union credit card will continue to work until **July 11, 2026**. We encourage you to activate your new card when you receive it.



# Your Account

## Account Packet:

Your existing accounts will be converted to Harborstone accounts. You will receive a packet in the mail with your account information and additional details.

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## After June 15, 2026

If you would like to change the type of account(s) you have, please contact our **Member Service Center** to discuss other account options.

**Member Service Center**

**1-800-523-3641**

(or chat within online banking)

## Account Numbers

Most account numbers converting from Community 1st and Generations Credit Union to Harborstone Credit Union will remain the same. However, some account numbers will change.

- If your account number is impacted, you will be notified.
- Please update all your direct deposit and automatic payment information to reflect the new routing number as soon as possible after **June 15, 2026**.
- The current Community 1st and Generations Credit Union routing number will continue to function until **January 1, 2027**, but we strongly encourage you to make the update on or shortly after **June 15, 2026**, to ensure uninterrupted service.

Your new routing number: **325180870**

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



# Debit Cards

## New Debit Card:

**You will receive your new Harborstone debit card prior to June 15, 2026.**

Keep it in a safe place until you are able to activate it on **June 15, 2026**.

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

## Activation

Begin using your new Harborstone Credit Union debit card on **Monday, June 15, 2026**.

To activate, follow the instructions on the sticker attached to your new card.

- You will select your personal identification number (PIN) during the activation process.

## Update Your Auto-Payments

**Your new debit card will have a new number, expiration date, and security code.**

That means that you will need to update to your new Harborstone debit card any scheduled and/or recurring payments you have set up with your Community 1st or Generations Credit Union debit card. Reach out to those merchants to make the necessary changes.

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# Credit Cards

## New Credit Card:

**You will receive your new Harborstone credit card prior to July 11, 2026.**

Activate your new credit card upon receipt or by **July 11, 2026.**

**Old Card:** You may continue to use your Community 1st or Generations Credit Union credit card until **July 11, 2026, at 8 a.m.**

## Prior to June 12, 2026

- Download all past credit card statements for your records.
- Download and save any transaction history you may need.

## Update Your Auto-Payments

**Your new credit card will have a new number, expiration date, and security code.**

That means that you will need to update to your new Harborstone credit card any scheduled and/or recurring payments you have set up with your Community 1st or Generations Credit Union credit card. Reach out to those merchants to make the necessary changes.

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# Checks

You will receive one **FREE** box of Harborstone checks.

**New  
Checks:**

After **June 15**, if you would like to order checks, simply call us at **1-800-523-3641**, or contact your local branch, and we will 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.**

## Your Community 1st or Generations Credit Union Checks

Your Community 1st and Generations Credit Union checks will continue to work until **January 1, 2027**. After that date, please securely shred any remaining checks or bring them to any of our 29 branch locations for secure shredding.

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# Direct Deposit/Automatic Withdrawals

Direct deposits and/or automatic withdrawals currently posted to your Community 1st or Generations Credit Union account will post to your Harborstone account on their effective date.

Please update any direct deposits and automatic payments to use Harborstone's routing number, **325180870**, as soon as possible on or after **June 15, 2026**. If we have assigned you a new account number, you will also need to provide your updated account number when making these changes to ensure uninterrupted transactions.

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

Your new routing number: **325180870**

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

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# Loans/Loan Payments

## Loan Numbers

Most loan account number(s) will remain the same.

- If your loan account number is impacted, you will receive notice in the mail **prior to June 15, 2026.**

## Loan Payments

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

<b>Making Payments:</b>	<b>Send payments due on or after <b>Friday, June 12, 2026,</b> to:</b>	Harborstone Credit Union Loan Payment P.O. Box 4207 Tacoma, WA 98438
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**Other Ways to Pay:**

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

## Auto-Payments

If your loan with Community 1st or Generations Credit Union is currently set up for automatic payments from a Community 1st or Generations Credit Union account, those payments will **automatically transfer and continue to be paid as usual.** If you have questions, please visit your local branch, call us at **1-800-523-3641,** or connect with us through chat in online banking.

## Terms and Rates

Your existing loan terms and interest rates will not change.

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# Safe Deposit Boxes

Your safe deposit box at Community 1st or Generations Credit Union will transfer to Harborstone Credit Union and will maintain the same access and availability you have today. You will not need a new key or access card. Your current method of access will remain unchanged. If there are any changes to the monthly fee for your safe deposit box, you will receive a notice at least 30 days before the new fee goes into effect.

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# Statements

## Harborstone Recurrence Schedules

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- Statements — End of month
- Checking Accounts — Generated monthly
- Money Market and Savings Accounts — Generated monthly
- Money Market and Savings Accounts with Electronic Funds Transfer (EFT) Activity on the Account — Generated monthly

**All Community 1st and Generations Credit Union members will receive a final statement through June 12, 2026, and Harborstone will issue a month-end June statement based on your delivery preferences.**

We encourage you to download your past statements before **June 12, 2026**, by logging into Community 1st or Generations Credit Union Online Banking or by visiting your local branch for assistance. **After June 12, 2026**, statement history from Community 1st and Generations Credit Union will no longer be accessible through online banking. If you need a past statement after this date, please visit your local branch, call us at **1-800-523-3641**, or connect with us through chat in online banking for assistance.

After the conversion, prior statements will not be immediately available while we work to transfer historical statements into the new system. If you need a past statement, please contact us at **1-800-523-3641**, or connect with us through chat in online banking for assistance.

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# Online Banking

## Making Payments:

Community 1st and Generations Credit Union Online and Mobile Banking will be accessible until **5 p.m. on June 12, 2026.**

**However, to be certain that your bills are paid, schedule all payments before Thursday, June 11, at 2 p.m.**

## Login Instructions

- Log in to Harborstone’s Online Banking 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.

– If your username already exists at Harborstone, we will contact you with instructions on how to change your current username.

- On your first login, you will need to accept Harborstone’s terms and conditions.
- To enroll in electronic statements, log in to Harborstone Online Banking. Select **Services** and then choose **eStatements and Notices** to complete your enrollment.

Access Harborstone’s Online Banking at [harborstone.com](https://harborstone.com), or download the **Harborstone Mobile App**. We encourage you to download the app **prior to June 15, 2026.**

[iPhone](#)

[Android](#)

**Make sure your cell number and email on file are up to date to ensure a smooth first login.**

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# Online Banking, *Continued*

## Bill Pay

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- You must schedule payments **before June 11, at 2 p.m.** to ensure they are processed during the conversion.
- All Bill Pay payments, including one-time and recurring payments, will automatically transfer to Harborstone’s Bill Pay system and continue to process as scheduled.
- Post-conversion, you will be able to view and edit your Bill Pay payments within Harborstone’s Bill Pay as usual.
- Limited Bill Pay transaction history and your list of payees will transfer automatically.
- While Bill Pay history will be temporarily unavailable during the conversion, all existing scheduled payments will still be processed as planned. Please do not schedule duplicate payments.

## Transfers (Internal and External)

---

Any internal or external transfers, whether one-time or recurring, that you set up through Community 1st or Generation’s Online Banking will transfer to Harborstone. These transfers **will not be viewable or editable** in Harborstone’s Online Banking. To make changes, please contact member support at 1-800-523-3641, or chat with us in online banking.

Any internal or external transfers that you set up with our staff’s assistance will also transfer to Harborstone and will continue to function as scheduled.

## Electronic Statements

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To enroll in electronic statements, log in to Harborstone Online Banking. Select **Services** and then choose **eStatements and Notices** to complete your enrollment.

## Business Accounts

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Current Community 1st and Generations Credit Union business members will have access to their personal and business accounts in online banking after conversion. Harborstone does offer a separate business online banking experience with a suite of additional services to meet your business needs. If you are interested in learning more or are unable to view all of your accounts in online banking, contact us at **1-800-523-3641**, chat in online banking, or visit your local branch.

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# Member Checklist

## Actions to Take Prior to June 12, 2026

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, 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.

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

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 bills 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.

Update the routing number for any direct deposits or automatic payments before January 1, 2027.

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. We will provide your first box of checks at no cost.

**Please Note:** You must place your orders no later than August 14, 2026, to receive this complimentary offer.

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

1-800-523-3641