

The background of the entire advertisement is a photograph of a person's hands and legs. The person is wearing khaki pants and dark work boots. They are in a field of dark, rich soil, and their hands are carefully placing a small green seedling into the ground. Other small green plants are visible in the background, suggesting a field of crops. The lighting is warm, possibly from a low sun, creating a golden glow on the person's pants and the background.

WELCOME.

WHAT YOU NEED TO KNOW ABOUT CONVERSION
WEEKEND FOR YOUR PERSONAL ACCOUNTS



MESSAGE FROM GEOFF BULLOCK

HARBORSTONE PRESIDENT AND CEO

We're excited to welcome you as a member-owner of Harborstone Credit Union and begin this new chapter together. By bringing Savi and Harborstone Credit Union together, we've built a stronger partnership focused on serving hardworking people, local communities, and helping members reach their financial goals.

As a Harborstone member, you're more than just an account holder — you're a part owner. That means when Harborstone succeeds, our members benefit. Instead of answering to shareholders, we invest back into our membership through competitive products, better services, and personal support you can count on.

We're committed to giving you the tools and guidance you need to stay on solid financial footing. From convenient online and mobile banking to easy account access, we're here to make managing your money simple. And whenever you need help, our friendly Member Service team is just a phone call, chat, or branch visit away.

As part of this transition, there are a few important details you'll need to know. This booklet outlines key information about your Harborstone account, steps you can take for the best conversion experience, and the additional benefits now available to you as a Harborstone member. You can also find the latest updates anytime at harborstone.com/savi. We'll continue to keep that page updated so you always have the information you need.

Welcoming Savi members into Harborstone makes our credit union even stronger. Together, we'll serve members through 29 locations and provide access to more than 30,000 surcharge-free ATMs nationwide. Most importantly, you'll be joining a member-owned financial cooperative that puts people first, invests in local communities, and stands beside you on your financial journey.

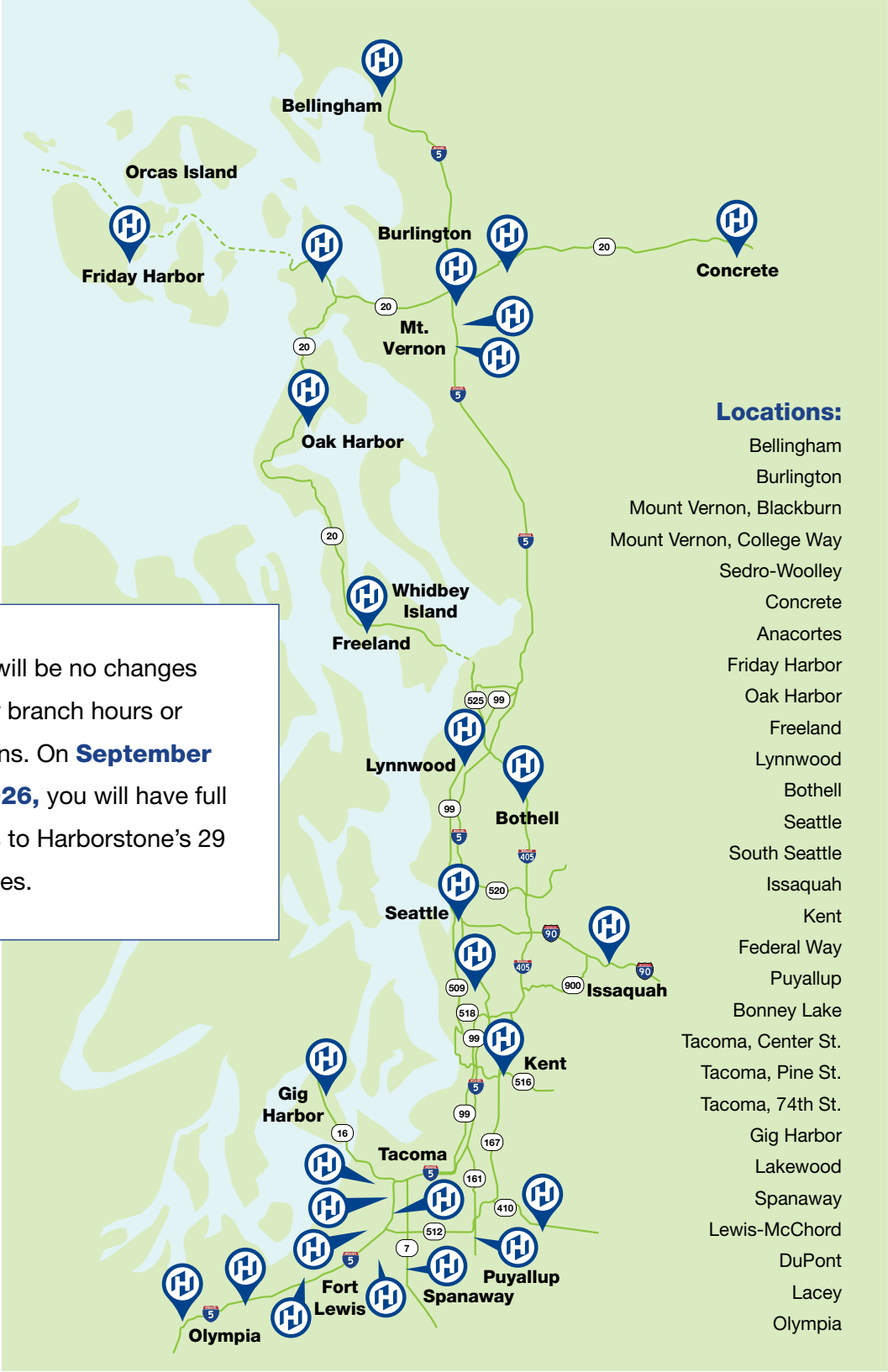
If you have questions at any point during this transition, we're here to help. Give our Member Service Center a call at **1-800-523-3641**, chat with us online, or stop by your local branch. We'll do everything we can to make this transition simple, smooth, and worry-free.

Thank you for trusting Harborstone Credit Union as your financial partner. We look forward to serving you for years to come.

GEOFF BULLOCK
PRESIDENT & CEO



BRANCH ACCESS



For a full list of branches, visit: harborstone.com/locations.

For full conversion weekend details, please visit harborstone.com/savi.



SERVICE IMPACTS

Please reference the timeline below for specific transaction cutoff times. **Normal operations will resume on Monday, September 14, 2026.**

SAVI BRANCH OPERATIONS

	Friday, September 11, 2026	Saturday, September 12 – Sunday, September 13, 2026	Monday, September 14, 2026
Branch Locations	Open normal business hours until 6 p.m.	Closed	Open normal business hours until 5 p.m.
Night Deposits	Will be processed as usual on Monday, September 14, 2026.		

ONLINE & MOBILE BANKING

	Friday, September 11, 2026	Saturday, September 12 – Sunday, September 13, 2026	Monday, September 14, 2026
Savi Online Banking*	Available until 6 p.m.	No longer available	
HCU Online Banking	Unavailable for Savi members		Available starting at 8 a.m.
Savi Online Bill Pay**	No longer available Please Note: All online bill payments need to be scheduled by Wednesday, September 9. Scheduled payments made by September 9 will transfer to Harborstone's system.		
HCU Online Bill Pay	Unavailable for Savi members		Available starting at 8 a.m.
Savi Mobile App*	Available until 5 p.m.	No longer available	
HCU Mobile App	Unavailable for Savi members		Available starting at 8 a.m.
Savi Mobile Check Deposit*	Available until 11 a.m.	Unavailable for Savi members	
HCU Mobile Check Deposit	Unavailable for Savi members		Available starting at 8 a.m.

*These services will no longer be available after Friday, September 11, 2026.

**Online Bill Pay will no longer be available after Wednesday, September 9, 2026.

OTHER

	Friday, September 11, 2026	Saturday, September 12 – Sunday, September 13, 2026	Monday, September 14, 2026
HCU Member Service Center	Unavailable for Savi members		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
Savi Debit Card	Continue to use as usual		Savi debit cards will <u>no longer</u> work
HCU Debit Card	Unavailable for Savi members		Available starting at 8 a.m.

For full conversion weekend details, please visit harborstone.com/savi.

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WHAT TO EXPECT

DEBIT CARDS

NEW DEBIT CARD

You will receive your new Harborstone debit card before **September 14, 2026**. **You cannot activate a debit card before September 14, 2026.**

CREDIT CARD

You can continue using your SaviBank credit card just as you do today. There will be no changes to your access or how you make payments.

OLD CARD: Continue to use your Savi debit card until **September 14, 2026, at 8 a.m.** Do not cut up or discard your Savi credit card before September 14, 2026.

CHECKS

If you'd like to order checks, we kindly ask that you **wait until September 21, 2026**, before contacting Harborstone. This allows time for your account transition to be fully completed and helps us focus on supporting members with time-sensitive conversion needs. **Your current checks will continue to work until January 1, 2027.**

Beginning **September 21**, simply call us at **1-800-523-3641** or contact your local branch, and we'll be happy to place your order. As a welcome benefit, your first box of checks is complimentary.

To ensure eligibility, please place your order by **November 13, 2026**.

ACCOUNT AND ROUTING NUMBERS

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

You will receive a letter in the mail with your account number(s) prior to **Monday, September 14, 2026**.

DIRECT DEPOSIT

Direct deposits and/or automatic withdrawals currently posted to your Savi, Powered by Harborstone Credit Union account will post to your Harborstone Credit Union account on their effective date. Any direct deposits or automatic withdrawals established **after September 14, 2026**, using your Savi, Powered by Harborstone account information will redirect for a limited time.

Your new routing number: **325180870**

Effective Monday, September 14, 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 **September 14, 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, September 14, 2026.**

Making Payments:

Send payments due on or after Friday, September 11, 2026, to:

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

Other Ways to Pay Beginning September 14, 2026:

- 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.

CONSUMER ONLINE BANKING

- Savi, Powered by Harborstone Online Banking will be accessible until 6 p.m. on **September 11, 2026.**
- The Savi, Powered by Harborstone Mobile App will be accessible until 5 p.m. on **September 11, 2026.**
- To access Harborstone's Online Banking, after September 14, 2026, 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 September 14, 2026.

Access Harborstone's Online Banking at harborstone.com, or download the Harborstone Mobile App.

IPHONE

ANDROID

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

BUSINESS MEMBERS

You will receive a separate comprehensive guide outlining how to access your business accounts and the detailed enhancements that you be available to you starting September 14, 2026.



MEMBER CHECKLIST

ACTIONS TO TAKE PRIOR TO SEPTEMBER 11, 2026

Ensure your contact information — including your mailing address, email address, and phone numbers — is up-to date. If any updates are needed, please contact your local Savi, Powered by Harborstone branch, and a team member will be able to assist you.

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 September 11, 2026, in online banking.

Download and save any transaction history you may need.

Download and save any check images you may need. Check image history will be unavailable after September 11, 2026, in online banking.

Please Note: If you need a check image after September 14, 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 a report of any bill payments scheduled after the September 14, 2026, conversion, in case you need this information when setting up future payments.

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

Make note of any recurring or scheduled payments linked to your Savi debit card.

Download the Harborstone Mobile App before September 14, 2026.

ACTIONS TO TAKE ON OR AFTER SEPTEMBER 14, 2026

Enroll in Harborstone's Online Banking.

Access Harborstone's Online Banking at 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 **after September 21, 2026**, and we will place the order for you. We will provide your first box of checks at no cost.

Please Note: You must place orders no later than November 13, 2026, to receive this complimentary offer.

If you need a statement after September 14, 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.



harborstone.com

1-800-523-3641