



**Harborstone<sup>®</sup>**  
Credit Union

**WELCOME.**

**IMPORTANT INFORMATION REGARDING YOUR  
BUSINESS ACCOUNTS**



# MESSAGE FROM GEOFF BULLOCK

HARBORSTONE PRESIDENT AND CEO

We're excited to welcome your business to Harborstone Credit Union.

Bringing Savi and Harborstone together creates new opportunities to better serve local businesses and the communities we call home. Most importantly, it allows us to continue building meaningful relationships with business owners who work hard every day to grow, support employees, and strengthen our local economy.

Thank you for trusting us with your business. We know how important it is to have a financial partner you can rely on, and we're committed to helping your business thrive.

At Harborstone, business banking is about more than accounts and transactions. It's about having a knowledgeable team that understands your goals, anticipates your needs, and provides solutions that help your business succeed. Whether you're managing day-to-day operations, planning for growth, or navigating new opportunities, our experienced business banking team is here to support you every step of the way.

As a member-owned financial institution, we're focused on delivering value to the businesses and communities we serve. That commitment drives us to continually invest in the products, technology, expertise, and personalized service that help businesses thrive.

This guide includes important information about your Harborstone accounts, key details to help you navigate the conversion process, and an overview of the additional benefits and services now available to your business. You can also find the latest updates anytime at [harborstone.com/savi](https://harborstone.com/savi), where we'll continue to share information and resources throughout the transition.

Together, we'll serve members through 29 locations and provide access to more than 30,000 surcharge-free ATMs nationwide. More importantly, your business is supported by a financial partner with expanded resources, deep business banking expertise, and a broader branch and ATM network — all while preserving the personalized service and local commitment you value.

If you have questions at any point during this transition, our team is here to help. Contact our Member Service Center at **1-800-523-3641**, chat with us online, or visit your local branch. We're committed to making the transition as seamless as possible.

Thank you again for the opportunity to serve your business. We look forward to continue supporting your success and helping your business achieve its goals for years to come.

**GEOFF BULLOCK**  
PRESIDENT & CEO





# MEET THE TEAM

## COMMERCIAL LENDING



**ROD CANN**

Chief Commercial  
Banking Officer  
360-755-6589



**ANDY EGLOFF**

Business Relationship  
Manager/VP  
360-404-4209



**TERESA FLINN**

Business Relationship  
Manager/VP  
360-399-7010



**LAUREN HAWLEY**

Business Relationship  
Manager/VP  
360-331-3717



**STEVE HENERY**

Business Relationship  
Manager/VP  
360-399-7107



**MARK JURKOVICH**

Business Relationship  
Manager/VP  
360-202-9177



**TODD KRANTZ**

Business Relationship  
Manager/VP  
360-399-7016



**MELISSA KING**

Business Lending  
Team Lead/VP  
360-399-7103



**SCOTT LOUIA**

Business Lending  
Team Lead/VP  
360-404-5042



**BRUCE MARTIN**

Business Relationship  
Manager/VP  
360-404-5048



**MIKE ROOZEN**

Business Relationship  
Manager/VP  
360-399-7006



**SCOTT SLUIS**

Business Relationship  
Manager/VP  
360-404-5050



**RHONDA TINGLEY**

Business Lending  
Team Lead/VP  
360-399-7117

## CASH MANAGEMENT



**ALLISON BLACK**

Cash Management  
MX Manager  
253-310-5801



**BARB WALZ**

Cash Management  
Officer  
253-304-0765

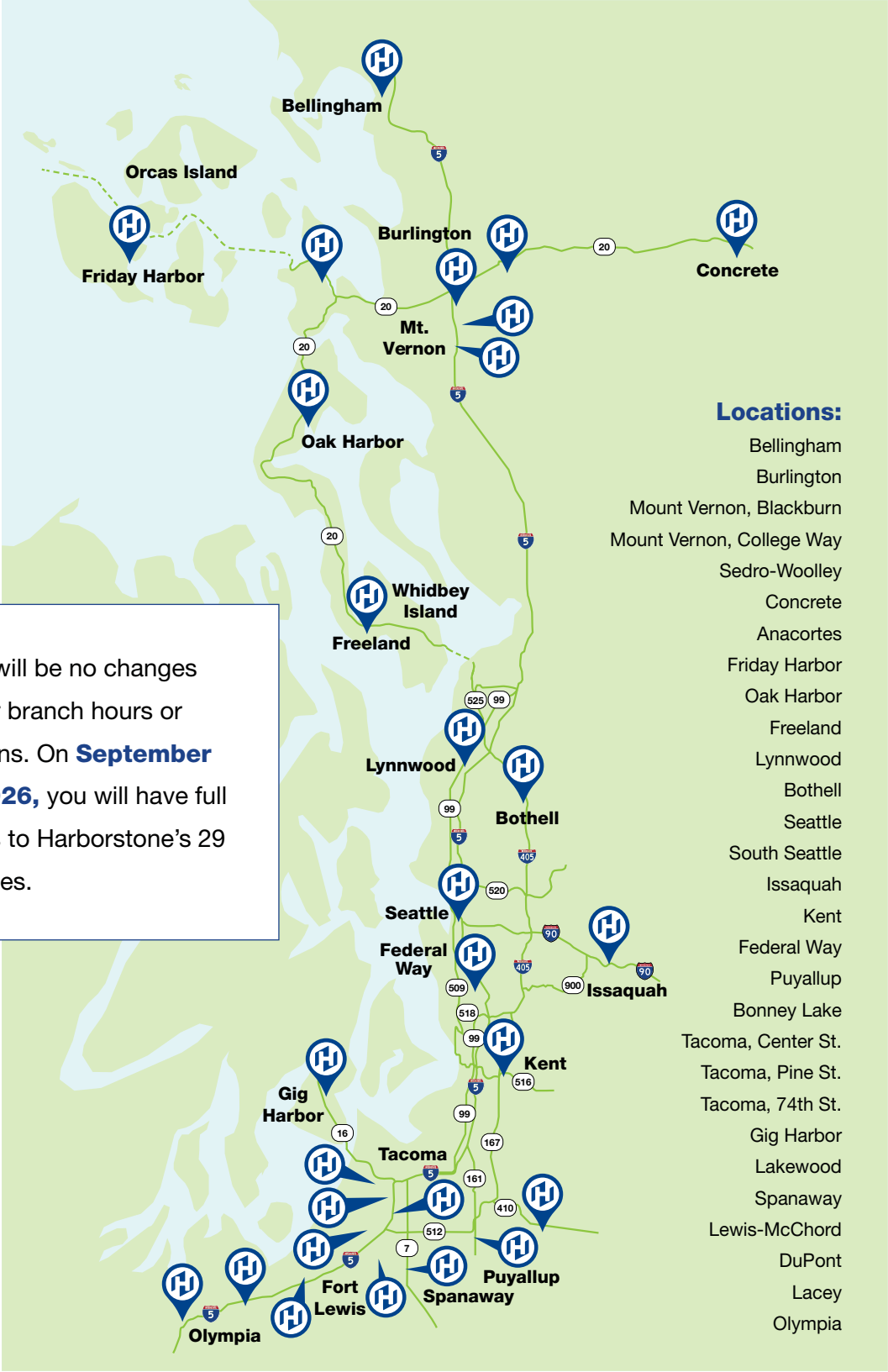


**NAVI JOHAL**

Cash Management  
Officer  
253-983-8642



# BRANCH ACCESS



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



# 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              |
|-------------------------|-----------------------------------------------------------------|-----------------------------------------------------|-----------------------------------------|
| <b>Branch Locations</b> | Open normal business hours until 6 p.m.                         | Closed                                              | Open normal business hours until 5 p.m. |
| <b>Night Deposits</b>   | Will be processed as usual on <b>Monday, September 14, 2026</b> |                                                     |                                         |

## BUSINESS ONLINE & MOBILE BANKING

|                                      | Friday, September 11, 2026                                                                                                                                                                        | Saturday, September 12 – Sunday, September 13, 2026 | Monday, September 14, 2026   |
|--------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|------------------------------|
| <b>Savi Business Online Banking*</b> | Available until 6 p.m.                                                                                                                                                                            | No longer available                                 |                              |
| <b>HCU Business Online Banking</b>   | Unavailable for Savi members                                                                                                                                                                      |                                                     | Available starting at 8 a.m. |
| <b>Savi Online Bill Pay**</b>        | No longer available<br><b>Please Note:</b> All online bill payments need to be scheduled by Wednesday, September 9. Scheduled payments made by September 9 will transfer to Harborstone's system. |                                                     |                              |
| <b>HCU Online Bill Pay</b>           | Unavailable for Savi members                                                                                                                                                                      |                                                     | Available starting at 8 a.m. |
| <b>Savi Mobile App*</b>              | Available until 5 p.m.                                                                                                                                                                            | No longer available                                 |                              |
| <b>HCU Mobile App</b>                | Unavailable for Savi members                                                                                                                                                                      |                                                     | Available starting at 8 a.m. |
| <b>Savi Mobile Check Deposit*</b>    | Available until 11 a.m.                                                                                                                                                                           | No longer available                                 |                              |
| <b>HCU Mobile Check Deposit</b>      | 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                                                                                           |
|----------------------------------|------------------------------|-----------------------------------------------------|----------------------------------------------------------------------------------------------------------------------|
| <b>HCU Member Service Center</b> | Unavailable for Savi members |                                                     | <b>M, TU, TH, F</b> 8 A.M. – 6 P.M.;<br><b>W</b> 9 A.M. – 6 P.M.; <b>SA</b> 9 A.M. – 1 P.M.<br><b>1-800-523-3641</b> |
| <b>Savi Debit Card</b>           | Continue to use as usual     |                                                     | Savi debit cards will <u>no longer</u> work.                                                                         |
| <b>HCU Debit Card</b>            | Unavailable for Savi members |                                                     | Available starting at 8 a.m.                                                                                         |

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

[harborstone.com](https://harborstone.com) | Insured by NCUA | © 2026 Harborstone Credit Union | EQUAL HOUSING OPPORTUNITY

Routing Number: **325180870**  
Member Service Center: **1-800-523-3641**



# BUSINESS ONLINE BANKING

## WHAT TO EXPECT ON **MONDAY, SEPTEMBER 14, 2026**

### Initial Login Process

- Temporary usernames and passwords will be generated and provided to each user via email the morning of September 14, 2026.
- Username/password change instructions will be prompted during the initial login experience.
- Complete an initial multifactor authentication (MFA) — requires a call back to each individual user's phone number on file.

**NEW**

### Assigned Administrator(s)

- Verify, add, and delete individual user access, and perform maintenance to adjust in real time.
- Initial administrator(s) functionality is assigned to business owners only.

**NEW**

### Business Mobile Application Access

- Download the Harborstone Credit Union Mobile App.

**NEW**

### Business Mobile Check Deposit Access

- Deposit single checks into your business accounts using your mobile phone.
- The daily limit is \$5,000 per business day.
- The Harborstone Mobile App is required for this function.

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

**IPHONE**

**ANDROID**

### Business Online Banking User Guides

- Business Online Banking user guides will become available to you after Conversion Weekend.

# BUSINESS BILL PAY

## PREPARATIONS PRIOR TO **FRIDAY, SEPTEMBER 11, 2026**

- Members who wish to retain bill pay history should download all necessary available records as a backup in advance of the conversion event. We will provide additional guidance in advance.
- Bill pay payees may need to be reestablished in Harborstone's online bill pay system.
- Recurring and future dated payments may also need to be reestablished. Members should review their current scheduled activity and watch for additional information about next steps.

## WHAT TO EXPECT AFTER **MONDAY, SEPTEMBER 14, 2026**

- Access to Harborstone Credit Union business bill pay service will be available pending the file review for bill pay conversion and will be activated the week of September 14, 2026.
- All business bill pay features and functions will be available to you after the file review during that week.



# ACH ORIGATION

## PREPARATIONS PRIOR TO **FRIDAY, SEPTEMBER 11, 2026**

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### **Final ACH Origination Submission Cutoff**

- ACH submission availability will follow transition timelines. Final cutoff timing will be communicated to impacted ACH business members leading up to conversion weekend, September 11 – 13, 2026.

### **Future-Dated ACH Origination Files**

- Future-dated ACH files may be affected by the conversion timeline. Impacted members will receive additional guidance regarding eligible settlement dates leading up to Conversion Weekend.

### **ACH Templates**

- ACH templates may require review or reestablishment on the Harborstone platform. We will provide more information to impacted members leading up to Conversion Weekend.

### **Recurring ACH Payments**

- Recurring ACH payments may require action as part of the transition. We will share additional instructions with impacted members leading up to Conversion Weekend.

## WHAT TO EXPECT ON **MONDAY, SEPTEMBER 14, 2026**

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### **ACH Origination Daily Limits**

- ACH Origination Daily Limits established by Savi will be in effect on the Harborstone platform.

### **Dual-Control Functions**

- Dual-control security features will remain intact and be available for review and approval controls.
- Assigned Administrator(s) will have the ability to modify approval access for individual user profiles.

**NEW**

### **Same Day ACH Origination**

- In addition to standard next-day ACH settlement, Harborstone offers Same Day ACH services for our ACH Origination business members. This feature will be available to all ACH Originators beginning September 14, 2026.

**NEW**

### **ACH Origination Cutoff Times**

- Standard: 10:30 a.m. PT
- Same Day: 9:30 a.m. PT

### **ACH Origination User Guides**

- ACH Origination user guides will be available.



# ONLINE WIRE ORIGATION

## PREPARATIONS PRIOR TO **FRIDAY, SEPTEMBER 11, 2026**

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### **Final Online Wire Origination Cutoff**

- Online wire submission availability will follow transition timelines. Final cutoff timing will be communicated to impacted wire business members leading up to Conversion Weekend, September 11—13, 2026.

### **Future-Dated Wire Files**

- The conversion timeline may affect future-dated wire files. Impacted members will receive additional guidance regarding eligible settlement dates leading up to conversion weekend.

### **Saved Wire Templates**

- Wire templates may require review or reestablishment on the Harborstone platform. More information will be provided to impacted members leading up to Conversion Weekend.

## WHAT TO EXPECT ON **MONDAY, SEPTEMBER 14, 2026**

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### **Online Wire Origination Daily Limits**

- Online Wire Origination Daily Limits established by Savi will be in effect on the Harborstone platform.

### **Dual-Control Functions**

- Dual-control security features will remain intact and will be available for review and approval controls.
- Assigned administrator(s) will have the ability to modify approval access for individual user profiles.

**NEW**

### **Online Wire Origination Cutoff Times**

- Domestic: 2:30 p.m. PT
- International (USD only): 1:00 p.m. PT

### **Online Wire Origination User Guides**

- Online Wire Origination user guides will be available.





# REMOTE DEPOSIT CAPTURE

## PREPARATIONS PRIOR TO **FRIDAY, SEPTEMBER 11, 2026**

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### **Final Remote Deposit Capture Submission Cutoff**

- Remote Deposit Capture (RDC) availability will follow transition timelines. Final cutoff timing will be communicated to impacted RDC business members leading up to Conversion Weekend, September 11—13, 2026.

### **Scanning Equipment**

- Existing scanning equipment will be compatible with the new Harborstone platform.

### **Software Installation & Training**

- Appointments should be scheduled between September 14—18, 2026, to install appropriate software driver applications and provide comprehensive training to utilize the Harborstone RDC platform. We will provide more information to impacted members leading up to Conversion Weekend, September 11—13, 2026.

## WHAT TO EXPECT ON **MONDAY, SEPTEMBER 14, 2026**

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### **Remote Deposit Capture Activation**

- RDC will be enabled to your Business Online Banking profile in coordination with your scheduled software installation and training.

### **Remote Deposit Capture Daily Limits**

- Remote Deposit Capture Daily limits established by Savi will be in effect on the Harborstone platform.

### **Remote Deposit Capture Cutoff Times**

- 3:45 p.m. PT

### **Remote Deposit Capture User Guides**

- Remote Deposit Capture user guides will be available.

# CHECK POSITIVE PAY

### **Fraud Prevention Service**

- Check Positive Pay is a fraud prevention service that helps protect your business account by verifying issued checks before they are paid by identifying unauthorized or altered items.
- Check Positive Pay can reduce the risk of check fraud, safeguard your accounts, and provide greater confidence in your business payment process.
- Please contact your local branch after September 14, 2026, to schedule an appointment with the Business Team, who can assist with setting this up.



# CLOVER MERCHANT CARD SERVICES

## Card Processing

- Clover Merchant Card Services make it easy for your business to accept credit and debit card payments — in person, online, or on the go. With fast, secure payment processing, competitive pricing, and convenient payment solutions, Clover can enhance the customer experience, improve cash flow, and help your business grow.
- Harborstone Credit Union partners with Clover Merchant Card Services to provide a world-class experience for both our business members and your customers.
- Please contact your local branch, which can assist with setting this up.

# BUSINESS INSTALLMENT LOANS & BUSINESS LINES OF CREDIT

## Automatic Loan Payments

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### PREPARATIONS PRIOR TO **FRIDAY, SEPTEMBER 11, 2026**

- Members should plan to download available records as a backup reference before access ends on Friday, September 11, 2026. While we anticipate a seamless transition, we advise members to make note of payment account information and relevant payment cycle information to have on hand for reference.

### PREPARATIONS PRIOR TO **MONDAY, SEPTEMBER 14, 2026**

- Current automatic payment arrangements will continue as is with conversion to Harborstone Credit Union.

## Extended Online Loan History

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### PREPARATIONS PRIOR TO **FRIDAY, SEPTEMBER 11, 2026**

- Members who wish to retain extended loan history should plan to download available records as a backup reference before access ends on Friday, September 11, 2026.

### PREPARATIONS PRIOR TO **MONDAY, SEPTEMBER 14, 2026**

- Extended loan history will not be available online starting September 14, 2026. Harborstone Credit Union will have access to these reports, however, and can provide copies of this information upon request.

## 1098 Tax Forms — 2026

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### WHAT TO EXPECT FOR **YEAR-END 2026**

- Business members will receive a single/combined 1098 tax form from Harborstone Credit Union via standard mail delivery.



# BUSINESS INSTALLMENT LOANS & BUSINESS LINES OF CREDIT *Continued*

## Loan Statements

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### PREPARATIONS PRIOR TO **FRIDAY, SEPTEMBER 11, 2026**

- Members who wish to retain extended loan statement history should plan to download available records as a backup reference before access ends on September 11, 2026.

### WHAT TO EXPECT ON **MONDAY, SEPTEMBER 14, 2026**

- Harborstone Credit Union loan statements will be available to our members as a physical statement mailer and electronically through Harborstone's Business Online Banking platform.
- Paper statements are mailed and made available online 15 days prior to the payment due date.
- Loan statements will include the following information monthly:
  - Payment Due Date
  - Transaction History
  - Beginning Principal Balance for Statement Cycle
  - Amount Due
  - for Prior Month
  - Ending Principal Balance for Statement Cycle
  - Interest Rate
  - Interest Paid Year to Date

## Loan Payment Options

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### WHAT TO EXPECT ON **MONDAY, SEPTEMBER 14, 2026**

- Harborstone Credit Union business members will have the ability to make payments to their business loans through any of the following:
  - Automatic payment
  - Check (via mail)
  - Business Online Banking
  - In-person at any Harborstone branch

## Business Lines of Credit Advances: *Online Banking*

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### WHAT TO EXPECT ON **MONDAY, SEPTEMBER 14, 2026**

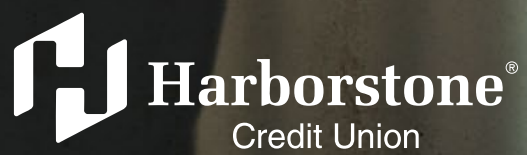
- Business line of credit advance terms and conditions will remain the same.
- Harborstone business members with advance access will have the ability to make advances from their business line of credit to their Harborstone Business Checking account via the Business Online Banking platform.

## Business Installment Loans and Business Lines of Credit: *General Terms*

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### WHAT TO EXPECT ON **MONDAY, SEPTEMBER 14, 2026**

- All general terms and conditions of your business loan and/or business line of credit will remain in effect upon transition to Harborstone Credit Union.



**harborstone.com**

**1-800-523-3641**