



DESKTOP

Online Banking Enhancements

September 2025

Table of Contents



- Desktop1**
 - My Accounts Page – Old View1
 - My Accounts Page – New View.2
 - My Accounts Page – Enhancements3
 - Main Navigation Menu – Old View4
 - Make a Payment – Old View.4
 - Loan Center – Old View4
 - Manage My Cards – Old View.4
 - Open Additional Account – Old View4
 - Services – Old View4
 - Contact Us – Old View4
 - Main Navigation Menu – New View5
 - Transfer & Pay – New View5
 - New Loans & Accounts – New View5
 - Harborstone Home Center – New View5
 - Services – New View6
 - Contact Us – New View6
 - Search – New View.6
 - Main Navigation Menu – Comparison and Enhancements.7
 - Transfer & Pay Menu – Comparison and Enhancements.8
 - New Loans & Accounts – Comparison and Enhancements9
 - Harborstone Home Center – New View and Enhancements10
 - Services – Comparison and Enhancements11
 - Contact Us – Comparison12
 - Search – New View and Enhancements12



My Accounts Page

Accounts

BreakFree Checking
Available Balance**
Current Balance
Quick Peek

PNW Premier
Available Balance**
Current Balance
Quick Peek

Savings (SV)
Available Balance**
Current Balance
Quick Peek

Savings (SV)
Available Balance**
Current Balance
Quick Peek

Mortgage
Balance
Available Credit
Due Date
Quick Peek

Line of Credit
Balance
Available Credit
Payoff Amount
Amount Due
Due Date
External Payment
Internal Payment

Line of Credit
Balance
Available Credit
Payoff Amount
Amount Due
Due Date
External Payment
Internal Payment

Line of Credit
Balance
Available Credit
Payoff Amount
Amount Due
Due Date
External Payment
Internal Payment

Other Loan
Balance
Available Credit
Payoff Amount
Amount Due
Due Date
External Payment
Internal Payment

Total Loan Accounts
Total Deposit Accounts
**This balance may include overdraft or line of credit funds

External Accounts
No External Accounts
Your Accounts are not eligible to be summarized
Add External Accounts

Money Management

May 2025 Budget
Spent
For more detail, go to Money Management

Purchase Rewards
The easiest way to earn cash back from your favorite stores and restaurants!
3% cash back
Earn Cash Back Now

Skip-A-Payment
When you need more cash for class, Skip-A-Payment for class.
Need an extra \$0.00?
Select from your eligible Harborstone loans, and the account to cover the skip fee. You may need to skip payments on the loans you select. (Read more)
Skip Payment on Loan
Pay Fee from Account
The skipping fee for each loan is \$40.00
I agree to the Terms & Conditions
Skip Payment
Reset

Make a Payment
Pay Scheduled
Pay to
Select a Payee
Pay from
Select one
Deliver by
05/29/2025
Amount
\$ 0.00
Schedule Payment
Go to Bill Pay

Loan Center

And your funds are just a few clicks away! Simply click "Accept Offer" on the offer that fits your needs, and we'll take care of the rest.

Auto Refinance
New or Used Auto
New or Used Recreation Vehicle
New or Used Motorcycle
New or Used Boat
Personal Line of Credit
Vacation Loan
Signature Loan

Please note: Taking advantage of one or more of the offers presented above may affect the preapproval status of any remaining offers. Rates are subject to change, and certain restrictions may apply. Please refer to full product disclosure for details. Accepting this preapproval offer will initiate an application. A Harborstone team member will reach out within 24 hours to finalize your preapproval offer acceptance. If you accept your preapproval offer and later decide to not move forward, you may receive an adverse action letter related to your application.

Didn't see the offer you were looking for? You may apply online for any of the loans below. The application takes just a few minutes.

Credit Cards
Personal Line of Credit
Vacation Loan
Home Loan
Apply Now
Apply Now
Apply Now
Apply Now

PNW Premier Tracker

Last Month: \$9.00 Reward

CURRENT REWARDS PERIOD ENDS IN

2 DAYS

Your Progress

1/1 Credit Login
1/1 Direct Deposit
0/12 Debit Purchases

Rewards Requirements*

PNW Premier 13106



Your savings federally insured up to at least \$250,000 and backed by the full faith and credit of the United States Government. Member Since 1994





My Accounts Page

Harborstone

Credit Union

Featured: My Offers | Locations

My Accounts

Transfer & Pay

New Loans & Accounts

Harborstone Home Center

Services

Contact Us

Search

Customize Home Screen

Good to see you, Zayan.

Messages for you

Test Read More

Internal Accounts

Total Loan Accounts

Total Deposit Accounts

PNW Cash Back

*****4432

Available Balance **

Current Balance

Show more

Transfer

Savings (SV)

*****4375

Available Balance **

Current Balance

Show more

Transfer

Line of Credit

*****5868

Due Date 08/31/2025

Balance

Amount Due

Show more

External Payment

Internal Payment

Honda Pilot

*****3453

Due Date 09/11/2025

Amount Due

Balance

Show more

External Payment

Internal Payment

Honda Accord

*****3454

Due Date 08/28/2025

Amount Due

Balance

Show more

External Payment

Internal Payment

Matt's Checking

*****5943

Available Balance **

Current Balance

Show more

Transfer

Matt's Savings

*****5124

Available Balance **

Current Balance

Show more

Transfer

Mortgage

*****1960

Due Date 09/01/2025

Balance

Show more

Skip A Payment

Bill Pay

Loan Center

PNW Premier Rewards Tracker

Spending

Budgets

** This balance may include overdraft or line of credit funds

External Accounts

Add External Accounts

Error to Load the Page

Please Try Again Later. I

Add External Accounts

Online Banking Enhancements (Desktop) | harborstone.com | © 2025 Harborstone Credit Union

2



My Accounts Page

Enhancements to Existing Experience:

- Accounts used to be in one column on the left side, now they display in two columns.
- The old view displayed widgets (Money Management, Loan Center, etc.) on the page; new view includes all widgets in a single column on the right hand side in a collapsible wallet.
- Main navigation menu modified for a better member experience.
- Messages section at the top (can display up to three).
- Customizable home page includes changing your greeting name, turning widgets on/off, changing order of preference and selecting favorites.
- Quick Access call to action buttons (Manage Cards, My Offers, Bill Pay and Zelle®) located on top of right column above widget wallet.
- Menu displayed in alphabetical order.
- New Search function added inside of online banking.



Main Navigation Menu

My Accounts	Make a Payment	Transfers	Loan Center	Manage My Cards	Services	Open Additional Account	Contact Us
-------------	----------------	-----------	-------------	-----------------	----------	-------------------------	------------

Make a Payment

Make a Payment
Internal Payments
Loan Payment
Bill Pay
Zelle®

Loan Center

Loan Center
My Preapproved Offers
My Home Loan
Apply for a Home Loan
Apply for a Home Equity Line of Credit

Manage My Cards: Removed – Placed under Services and has Quick Action Button.

Open Additional Account: Removed – Placed under New Account Center.

Services

Services	Additional Account
eStatements & Notices	
Save My Change	
Reorder Checks	
Stop Payment	
Check Copy Request	
My TurboTax	

Contact Us

Contact Us
Secure Email
Locations & ATMs
Make an Appointment



Main Navigation Menu

My Accounts	Transfer & Pay	New Loans & Accounts	Harborstone Home Center	Services	Contact Us	Search
-------------	----------------	----------------------	-------------------------	----------	------------	--------

Transfer & Pay

Transfer & Pay	New Loans &
Automatic Transfer Form	
Bank Wire	
Bill Pay	
External Account Transfers	
External Payment	
Internal Transfer & Payment	
Skip-a-Pay	
View Scheduled Internal Transfers	
Zelle®	

New Loans & Accounts

New Loans & Accounts	Harb
Apply for a Home Equity Line of Credit	
Apply for a Home Loan	
New Loan & Preapproval Offers	
Open New Account	

Harborstone Home Center

Harborstone Home Center	Se
Apply for a Home Equity Line of Credit	
Apply for a Home Loan	
My Home Loan	
New Construction Loan	



Services

Services	Contact Us
eStatements & Notices	
Manage My Cards	
Money Management	
Reorder Checks	
Request a Copy of a Check	
Save My Change	
Stop Payment	

Contact Us

Contact Us	
Locations & ATMs	
Make an Appointment	
Secure Email	

Search

Search

Search Online Banking

X

🔍

|



Main Navigation Menu *Comparison*

Old View

My Accounts	Make a Payment	Transfers	Loan Center	Manage My Cards	Services	Open Additional Account	Contact Us
-------------	----------------	-----------	-------------	-----------------	----------	-------------------------	------------

New View

My Accounts	Transfer & Pay	New Loans & Accounts	Harborstone Home Center	Services	Contact Us	Search
-------------	----------------	----------------------	-------------------------	----------	------------	--------

Enhancements to Existing Experience:

- Make a Payment and Transfers were merged into Transfer & Pay.
- Loan Center and Open Additional Account were merged into New Loans & Accounts.
- Manage My Cards was removed as a main navigation item and put under Services.
- Harborstone Home Center was created as a main location for home loans and related products and services.



Transfer & Pay Menu *Comparison*

Old View

Transfers

Loan Center
My Preapproved Offers
My Home Loan
Apply for a Home Loan
Apply for a Home Equity Line of Credit

Make a Payment

Make a Payment
Internal Payments
Loan Payment
Bill Pay
Zelle®

New View

Transfer & Pay

Transfer & Pay	New Loans &
Automatic Transfer Form	
Bank Wire	
Bill Pay	
External Account Transfers	
External Payment	
Internal Transfer & Payment	
Skip-a-Pay	
View Scheduled Internal Transfers	
Zelle®	

Enhancements to Existing Experience:

- All payment options and forms were moved into the Transfer & Pay menu. Internal Payments and Internal Transfers were merged into one option: Internal Transfer & Payment.
- Menu displayed in alphabetical order.

Desktop



New Loans & Accounts *Comparison*

Old View

Loan Center



New View

New Loans & Accounts



Enhancements to Existing Experience:

- Renamed to New Loans & Accounts.
- Included option to easily open a new loan or deposit account online.
- Menu displayed in alphabetical order.



Harborstone Home Center

**Enhancements to Existing Experience:**

- Created new navigation menu for Harborstone Home Center to easily manage your loan and apply for new loans in one location.
- Moved My Home Loan under Harborstone Home Center.
- Added New Constructions Loans, which was not previously offered in online banking.
- Menu displayed in alphabetical order.



Services Comparison

Old View

Services	Additional Acco
eStatements & Notices	
Save My Change	
Reorder Checks	
Stop Payment	
Check Copy Request	
My TurboTax	

New View

Services	Contact Us
eStatements & Notices	
Manage My Cards	
Money Management	
Reorder Checks	
Request a Copy of a Check	
Save My Change	
Stop Payment	

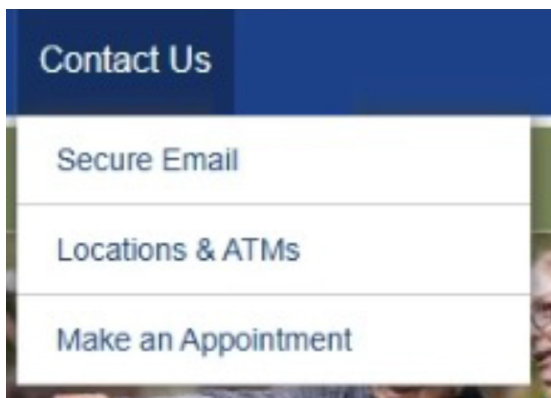
Enhancements to Existing Experience:

- Menu displayed in alphabetical order.
- Manage My Cards added.
- Money Management added.
- Save My Change added.
- My TurboTax removed.

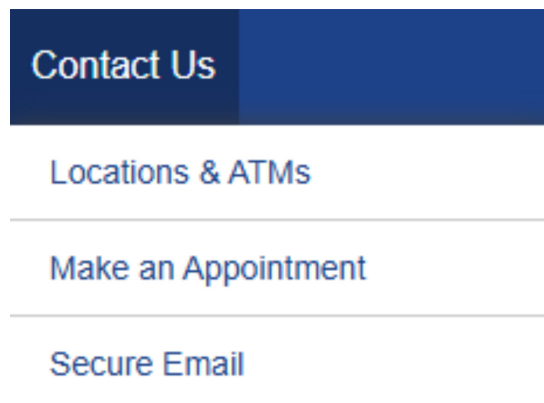


Contact Us *Comparison*

Old View

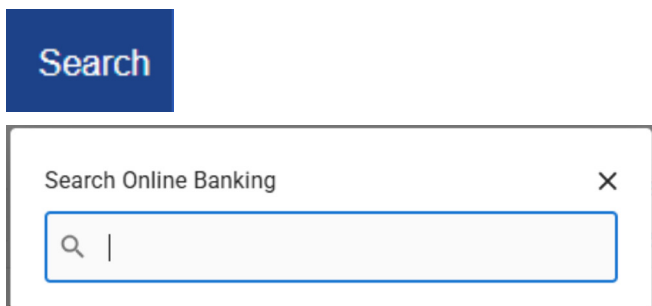


New View



Search

New View



Enhancements to Existing Experience:

- The Search function allows you to quickly find services and features within online banking.