



MOBILE

Mobile Banking Enhancements

September 2025



- Mobile**1
 - My Accounts Page – Old View1
 - My Accounts Page – New View and Enhancements2
 - Main Navigation Menu – Comparison and Enhancements.3
 - Transfer & Pay Menu – Comparison and Enhancements.4
 - Search Feature – New View and Enhancements5
 - Check Deposit – Comparison and Enhancements6
 - New Accounts – New View and Enhancements7
 - More Menu – Old View.8
 - More Menu – New View9
 - More Menu – Enhancements10
 - Mobile – Comparison and Enhancements11



My Accounts Page

2:32

64

BreakFree Checking

Available Balance**

Current Balance

PNW Premier

Available Balance**

Current Balance

Savings (SV)

Available Balance**

Accounts

Transfers

Payments

Check Deposit

More

2:33

64

External Payment

Internal Payment

Other Loan

Balance

Available Credit

Payoff Amount

Amount Due

Due Date

External Payment

Internal Payment

External Accounts (0)

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

Add External Accounts

Accounts

Transfers

Payments

Check Deposit

More



My Accounts Page

14:28

Good Day, Zayan

Internal Accounts

PNW Cash Back *****4432

Current Balance

\$7,357.99

Available Balance**

\$6,651.97

Transfer

Savings (SV) *****4375

Current Balance

\$2,042.12

Available Balance**

\$2,037.12

Transfer

Line of Credit *****5868

Amount Due

\$0.00

Balance

\$1,076.83

Show more

External Payment

Internal Payment

Honda Pilot *****3453

Due Date 09/11/2025

Accounts

Transfer & Pay

Check Deposit

Search

More

15:49

Internal Accounts

Total Loan Accounts

Total Deposit Accounts

Total Investment Accounts

*This balance may include overdraft or line of credit funds

External Accounts

No external accounts

Link a new external account or customize visibility of existing accounts in Account Preferences

Add External Accounts

Customize

Accounts

Transfer & Pay

Check Deposit

Search

More

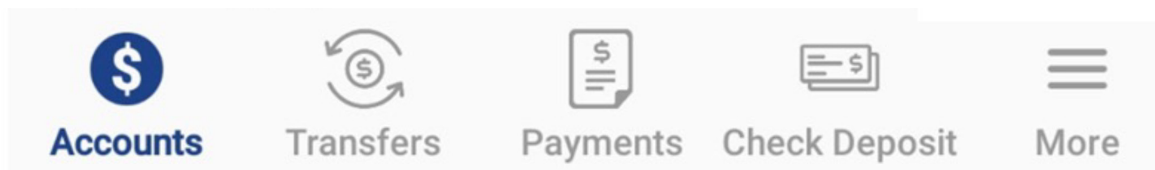
Enhancements to Existing Experience:

- The new view features a clean and simple look for easy navigation. You can easily transfer money or make payments on your loan with the click of a button.
- Add non-Harborstone accounts, allowing you to see all accounts (even non-Harborstone) in one location inside of online banking.
- New Upcoming Due and Past Due Notification message will show on loan accounts.

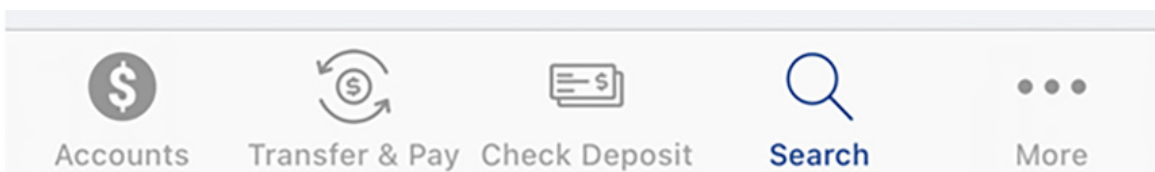


Main Navigation *Comparison*

Old View



New View



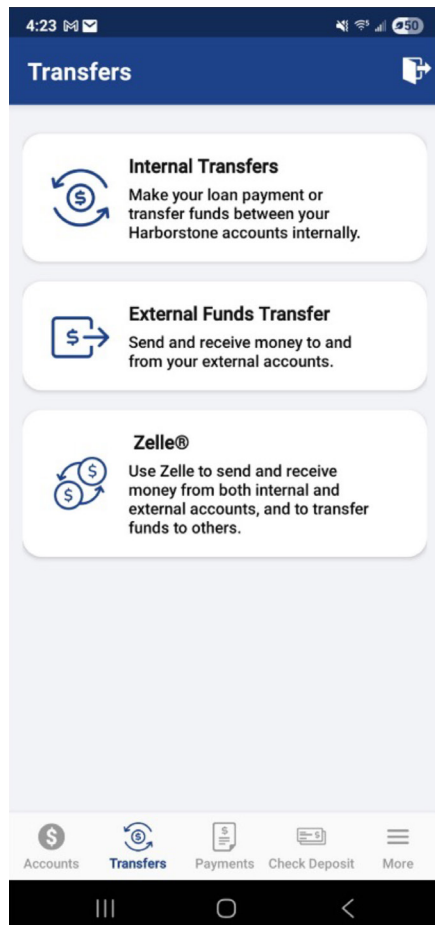
Enhancements to Existing Experience:

- Combined Transfers and Payments buttons into one Transfer & Pay button.
- Added New Accounts section to open new accounts and apply for loans.
- New navigation includes a search feature.

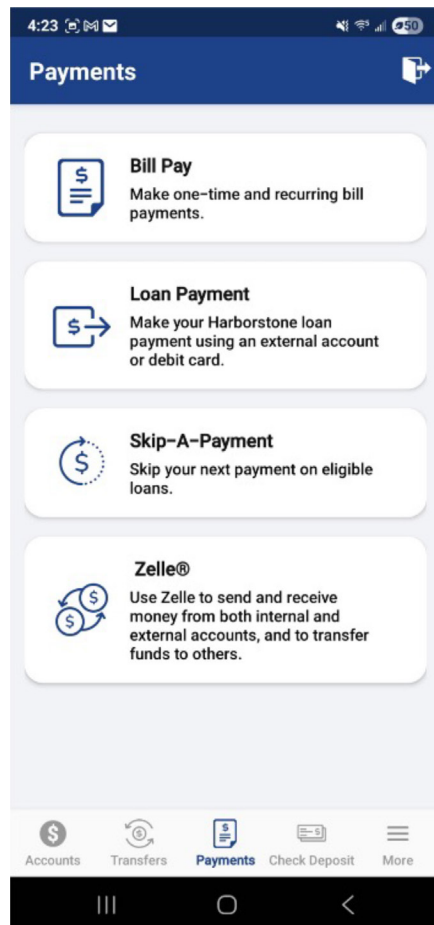
Transfer & Pay Menu *Comparison*

Old View

Transfers

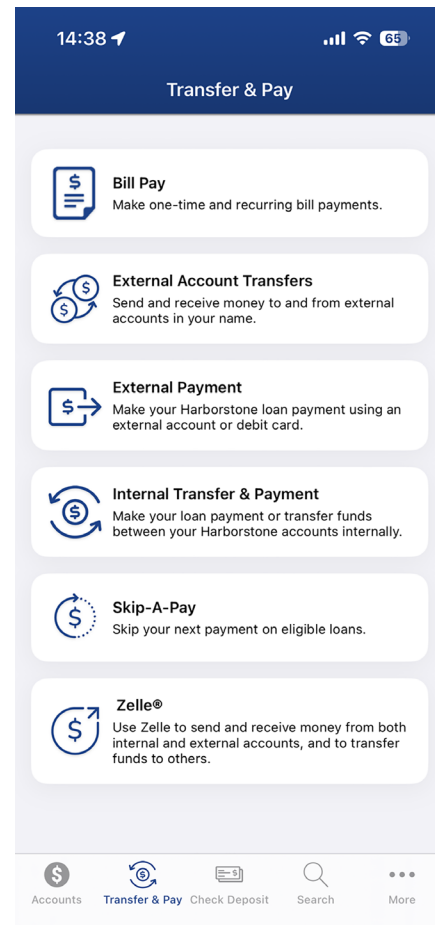


Payments



New View

Transfer & Pay

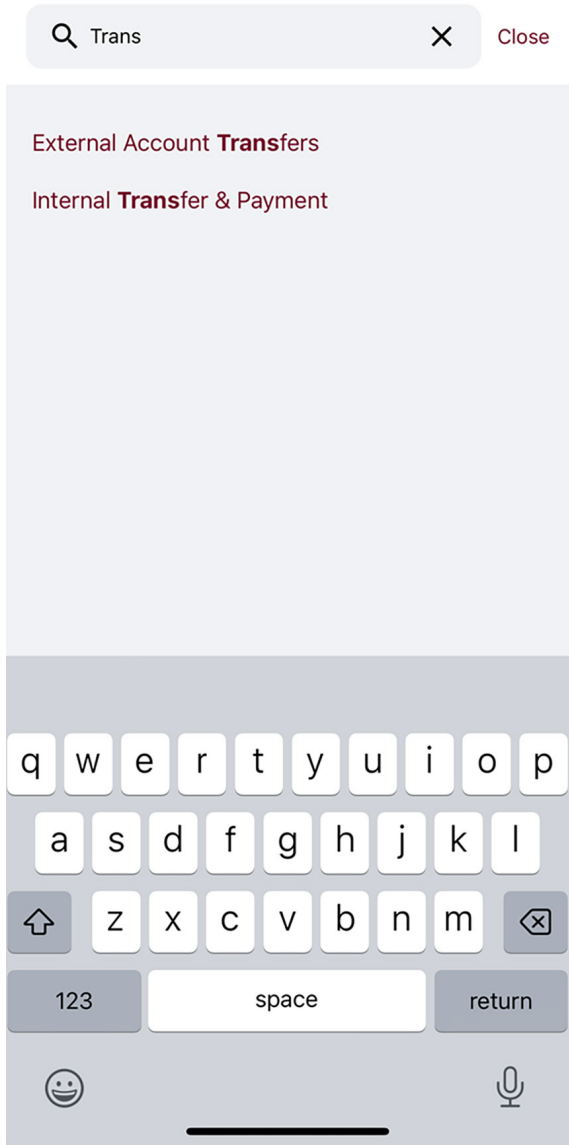
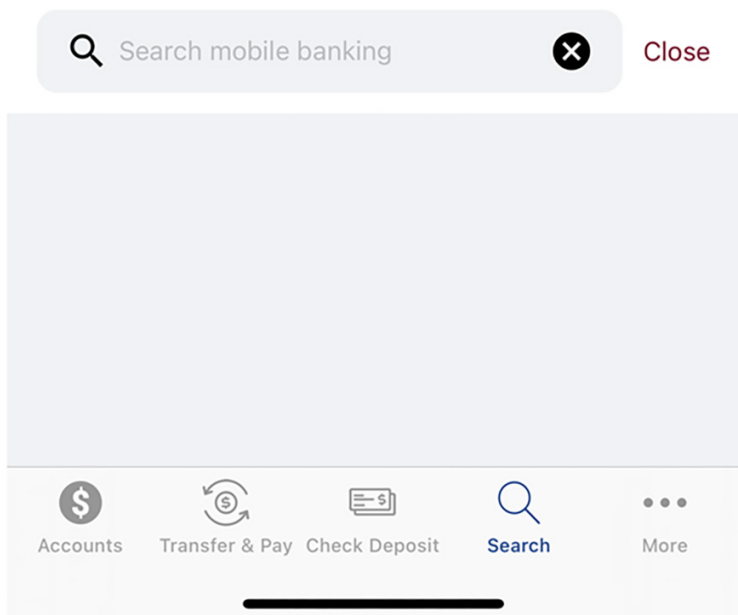


Enhancements to Existing Experience:

- Payments and Transfers combined into one location.
- Menu displayed in alphabetical order.



Search Feature

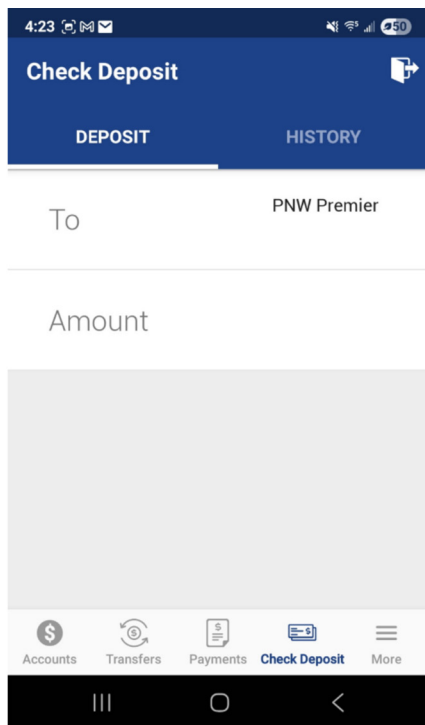


Enhancements to Existing Experience:

- Allows user to search for a product or service inside of online banking.

Check Deposit *Comparison*

Old View

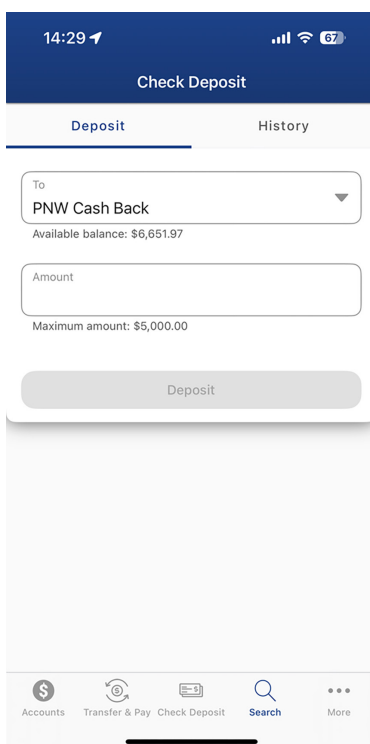


The 'Old View' screen for 'Check Deposit' has a dark blue header with the title and a share icon. Below the header are two tabs: 'DEPOSIT' (active) and 'HISTORY'. The main content area is divided into two sections: 'To' with a dropdown menu showing 'PNW Premier' and 'Amount' with a large empty input field. At the bottom is a navigation bar with icons for Accounts, Transfers, Payments, Check Deposit (active), and More.

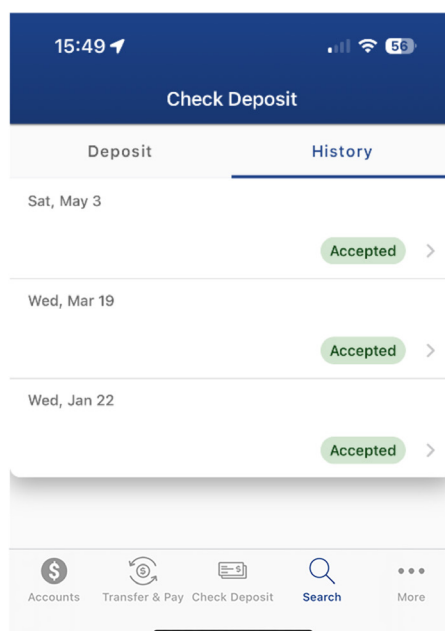


The 'Old View' screen for 'Check Deposit History' has a dark blue header with the title and a share icon. Below the header are two tabs: 'DEPOSIT' and 'HISTORY' (active). The main content area shows a list of deposit dates: May 29, 2025, Jan 30, 2025, Jan 24, 2025, and Dec 30, 2024. Each date is followed by a check icon and the word 'Accepted'. At the bottom is a navigation bar with icons for Accounts, Transfers, Payments, Check Deposit (active), and More.

New View



The 'New View' screen for 'Check Deposit' has a dark blue header with the title. Below the header are two tabs: 'Deposit' (active) and 'History'. The main content area has a 'To' dropdown menu showing 'PNW Cash Back' with an available balance of \$6,651.97, and an 'Amount' input field with a maximum amount of \$5,000.00. Below these is a 'Deposit' button. At the bottom is a navigation bar with icons for Accounts, Transfer & Pay, Check Deposit (active), Search, and More.



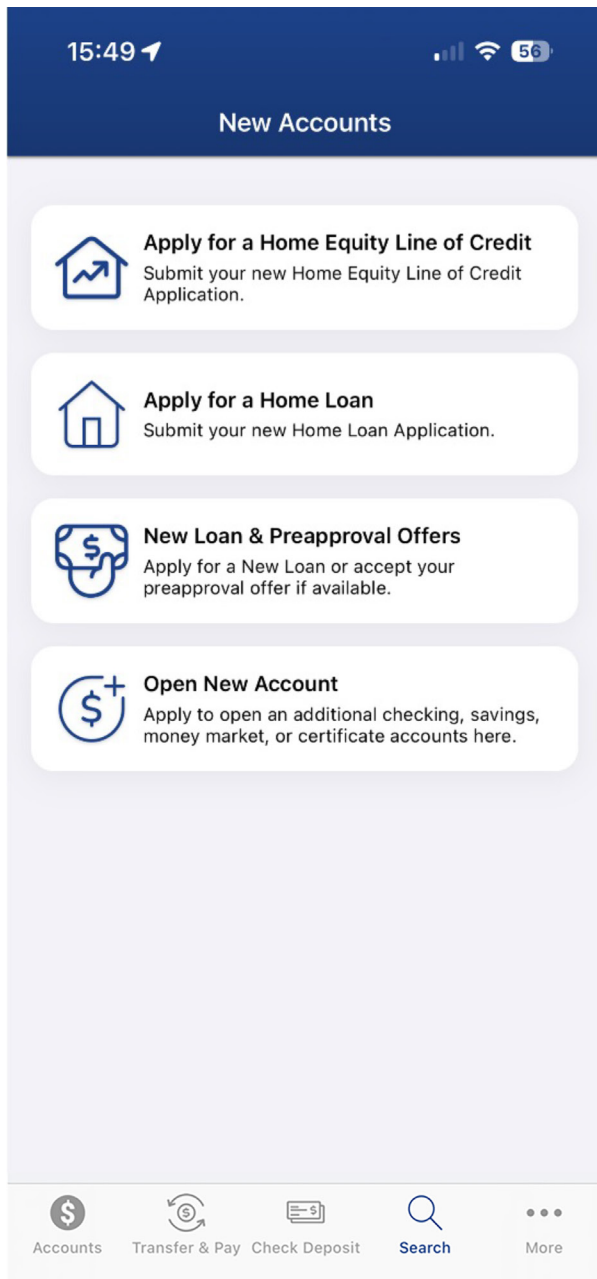
The 'New View' screen for 'Check Deposit History' has a dark blue header with the title. Below the header are two tabs: 'Deposit' and 'History' (active). The main content area shows a list of deposit dates: Sat, May 3, Wed, Mar 19, and Wed, Jan 22. Each date is followed by a green 'Accepted' button with a right arrow. At the bottom is a navigation bar with icons for Accounts, Transfer & Pay, Check Deposit, Search, and More.

Enhancements to Existing Experience:

- The new view features a clean and simple look for easy navigation.



New Accounts

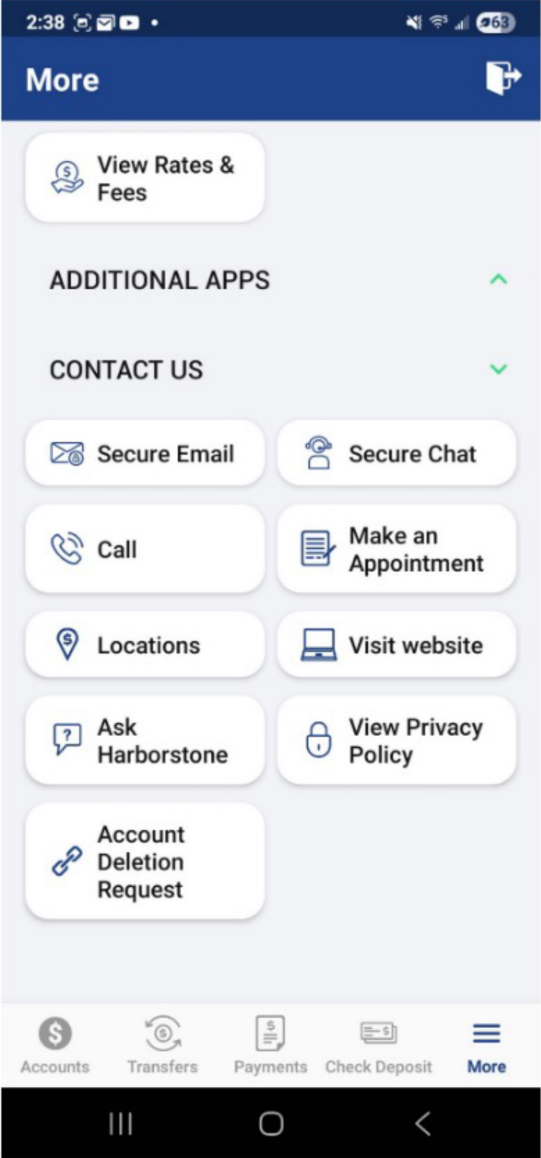
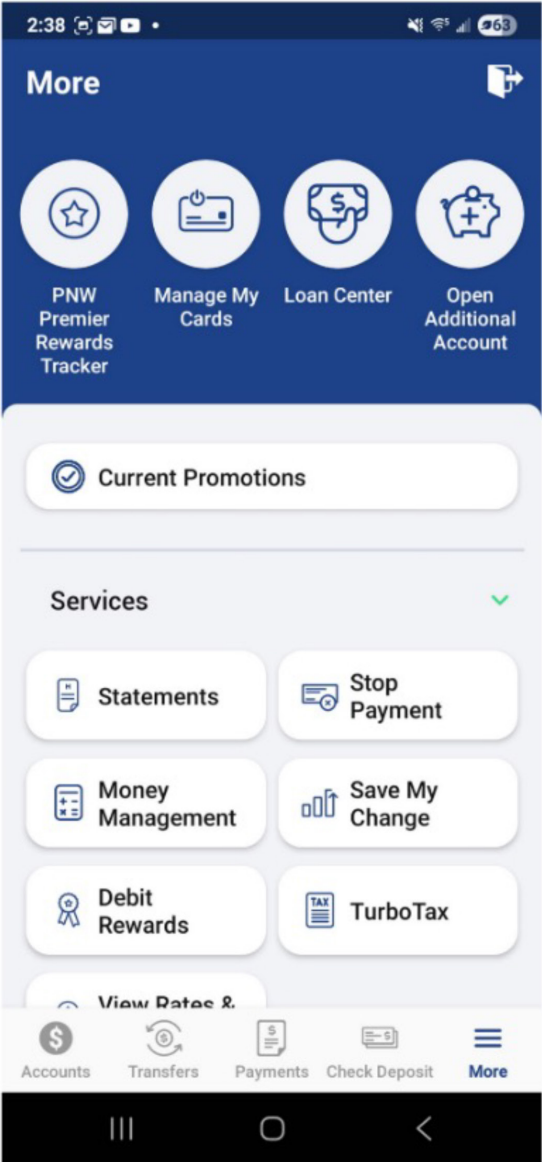


Enhancements to Existing Experience:

- New Accounts allows you to apply for new loans and open new deposit accounts.

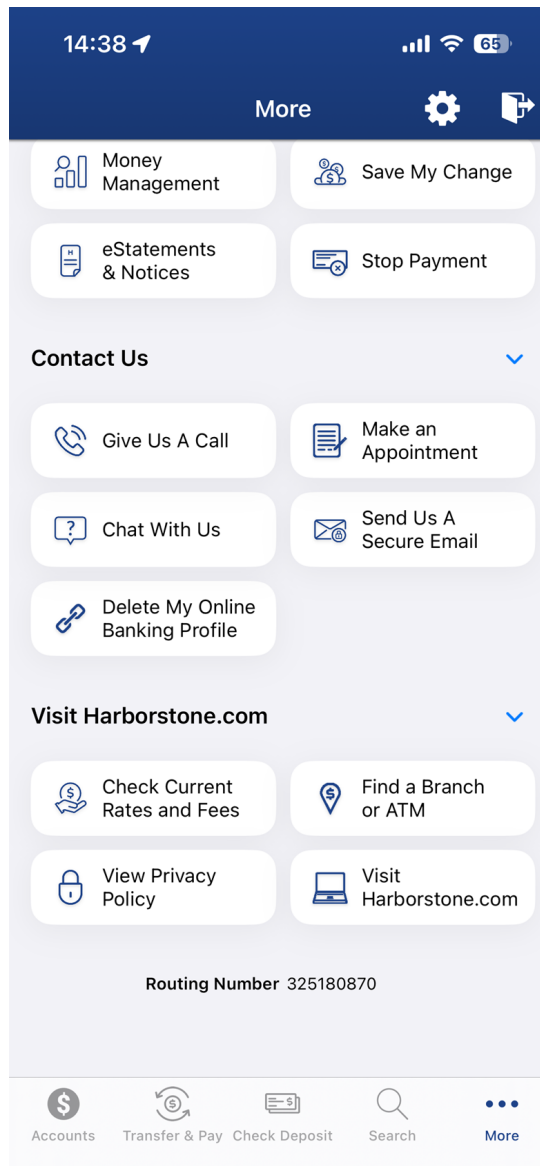
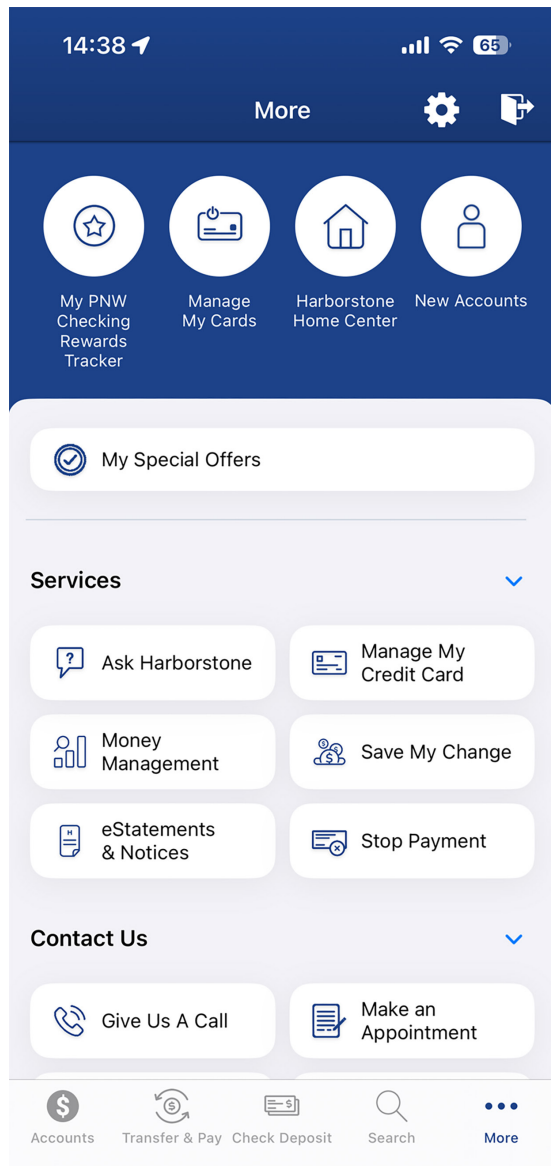


More Menu





More Menu





More Menu

Enhancements to Existing Experience:

- Loan Center has been changed to Harborstone Home Center.
- Open Additional Accounts removed from top menu.
- Chat With Us added to top menu.
- Current Promotions renamed to My Special Offers.
- Menu displayed in alphabetical order.

Services

- Ask Harborstone moved from Contact Us to Services.
- Elan Credit Card renamed to Manage My Credit Card and moved under Services.

Contact Us

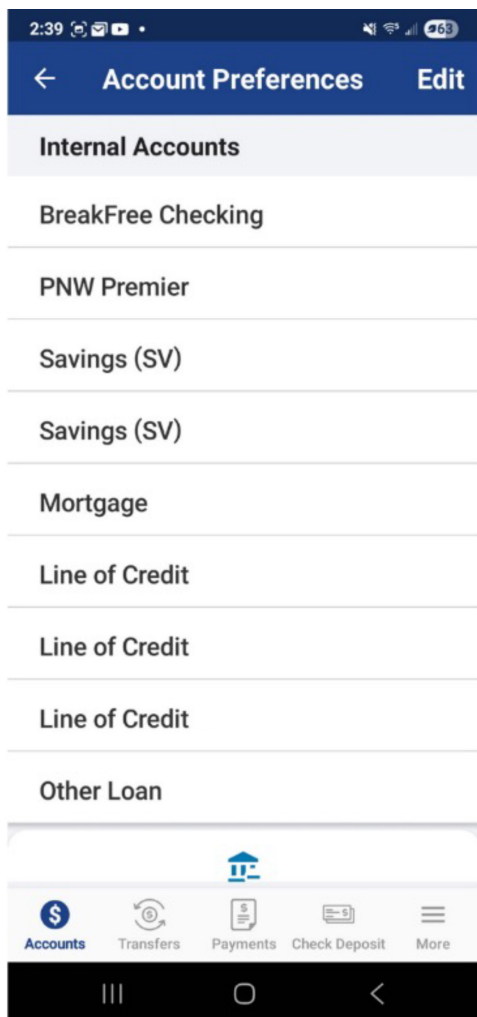
- Some adjustments were made to the options under Contact Us to establish clarity and improve the member experience.

Visit Harborstone.com

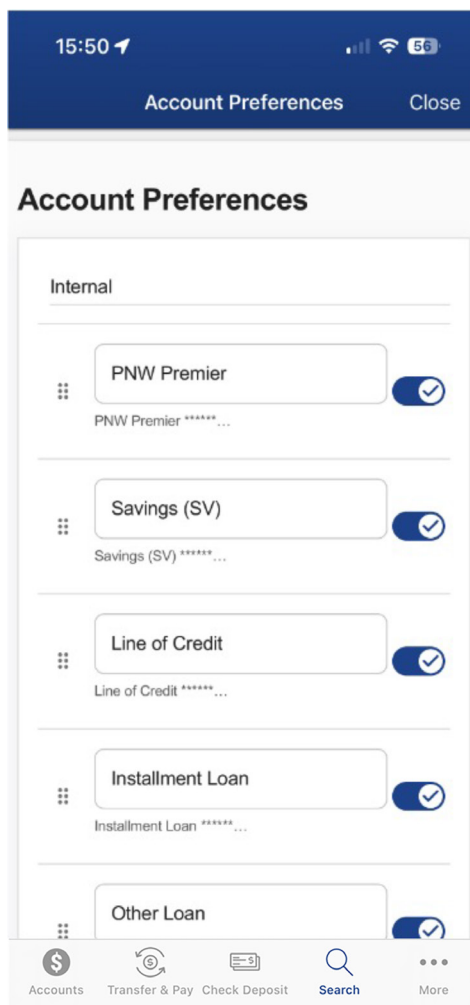
- View Rates and Fees renamed to Check Current Rates and Fees and moved to Visit Harborstone.com.
- Locations renamed to Find a Branch or ATM and moved to Visit Harborstone.com.
- View Privacy Policy moved to Visit Harborstone.com.

Account Preferences *Comparison*

Old View



New View



Enhancements to Existing Experience:

- Account Preferences updated with a clean and simple look for easy navigation.
- Gives sliders for show/hide account and easily identifiable buttons on the left-hand side for moving order of accounts.
- No longer have to choose Edit button.