



May 19, 2022

Over the last several months, the banking industry has experienced a significant amount of third-party fraud involving checks that are drawn on Home Equity Lines of Credit. In order to protect our customers and the security of their HarborOne Home Equity Lines, we will discontinue the acceptance of checks drawn on HarborOne Home Equity Lines as of June 13, 2022.

Important next steps:

1. If you currently have checks for your HarborOne Home Equity Line, we ask that you stop using Home Equity checks by June 1, 2022, which will provide adequate time for any checks to clear your account.
2. Going forward, you can easily and securely transfer funds from your HarborOne Home Equity Line to your HarborOne checking account using the instructions at the bottom of this letter.
3. If you don't have a HarborOne checking account and you'd like to write checks in the future, we can help you open a new checking account through our One2One appointment service. One2One allows you to set an appointment to meet with a banker on the phone, on a zoom call or in person at a branch. You can also open a checking account online at HarborOne.com. Visit harborone.com/appointment to learn more about our One2One appointment service.
4. If you prefer, you can also access your Home Equity Line of Credit by visiting your local branch.

We understand and apologize for any inconvenience this new process may cause you. Our first priority, as always, is to keep your funds secure. Your relationship is very important to us and we look forward to answering any questions you may have. You can schedule a One2One appointment at www.harborone.com/appointments or give our Customer Service Center a call at 1-800-244-7592.

Sincerely,

A handwritten signature in black ink that reads "H. Scott Sanborn".

Scott Sanborn
EVP, Chief Lending Officer



How To Transfer Funds From Home Equity to HarborOne Checking

1. Login to online or mobile banking
2. Click the "Transfers" menu then "Transfers" on the submenu
3. Select the HELOC in the "From" dropdown
4. Select your checking account in the "To" dropdown
5. Enter the amount you would like to transfer in the "Amount" field
6. If you would like to transfer the funds immediately just hit "Continue"
 - a. In the "Schedule" dropdown you have the option to schedule this transfer in the future or have it recur on a regular basis
7. Once you hit "Continue" you will be taken to the "Verify Transfer" screen. If everything looks correct, click the "Transfer" button
8. You will be taken to the "Transfer Confirmation" page showing you that your request has been completed