

2023 ESL IN THE COMMUNITY REPORT

PRODUCT & SERVICE ENHANCEMENTS



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At ESL, we strive to provide a superior experience to all our customers that carries itself seamlessly through all our channels, whether it be our branches, Contact Center, or digital channels.

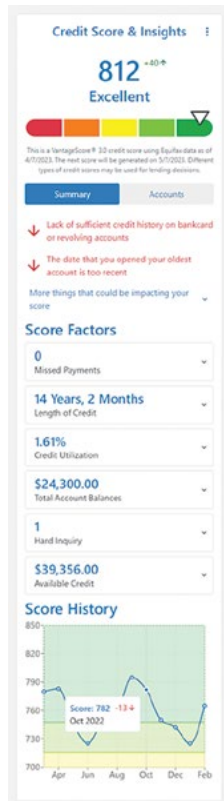
ESL took the following actions in 2023 to help customers with their financial health:

Reduced Overdraft Fees

We recognize the effect overdraft fees have on members, serving as an additional hurdle for customers to achieve financial wellness. In 2023, we made the decision to eliminate several of our overdraft fees, including Insufficient Fund Fees (NSF) and Uncollected Funds Fees (UCF). The removal of these fees is estimated to return more than \$2.7 million to members over three years.

Credit Score & Insights

We are thrilled to have launched new functionality within ESL Online and Mobile Banking allowing members to view their credit score at any time. Checking your score is as easy as checking your account balance. Additionally, the Credit Score & Insights provide a simple-to-understand explanation of the score factors, including number of missed payments, length of credit history, credit utilization rate, total loan account balances, number of hard inquiries, total available credit, and credit history.



Digital User Onboarding Program

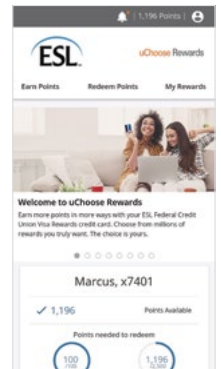
We strive to provide superior experiences to all our customers in all the ways they interact with us. This new onboarding program targets members who are new digital banking users, and within the first 90 days of their relationship, helps them adopt some of our most popular digital solutions such as Bill Pay, Alerts & Notifications, and Mobile Deposit.

Debit Card Spending Reports

New this year, members can now view spending reports for their ESL debit and HSA cards via ESL Online and Mobile Banking. Users can view their spending behaviors by category or merchant by a weekly or monthly breakdown to help track trends and manage budgets.

New uChoose Rewards® program

A new credit card rewards program for our Rewards Visa Signature® Credit Card launched this past year. The program allows cardholders to earn more points for things they buy most such as dining out, gas, groceries, and travel.



New Loan Payment Option

Members are able to pay their ESL loan with a non-ESL debit card through an ESL Contact Center representative or a self-service digital solution conveniently available on esl.org and within Online and Mobile Banking. This is another fast and easy way to make payments from anywhere.