



Digital Service Enhancements

2025 ESL IN THE COMMUNITY REPORT

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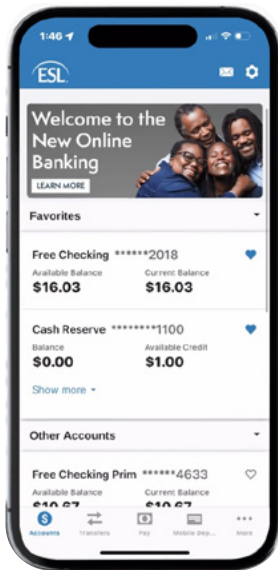
We are committed to delivering a superior experience across every channel, with an emphasis on growing our digital services to meet the needs of an increasingly digital-first world. Here are several enhancements we made to our digital offerings in 2025.

Spending Reports within Debit Card Management

ESL Mobile and Online Banking now offers the ability to track incoming and outgoing transactions to gain a holistic view of your spending habits. Spending reports provide a clear overview of actual spending compared to income to track spending patterns for greater financial planning and control.

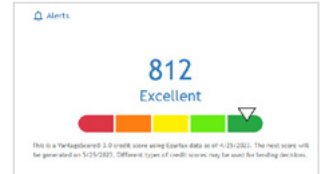
The Next Generation of Online Banking

This year, we've given ESL Online Banking a refresh to provide our members with a better banking experience. These updates include enhancements to the Account Access page for a more functional dashboard with information at your fingertips.



Launch of Credit Score Alerts

Users can now enroll in Credit Score Alerts within the Credit Score & Insights function to be proactively notified of changes to their credit.



Upgrade For Digital Consumer Loan Applications

We updated our digital consumer loan applications to help provide a more modern, personalized, and intuitive experience. This upgrade streamlines the entire process for members, providing clear guidance to help move seamlessly through the application from start to finish.

Card Tracking for ESL Debit and HSA Cards

Members can view the progress of their recently issued ESL Debit, HSA, or ATM card via text or email alerts within Mobile and Online Banking. Stay up to date with proactive updates on where recently issued cards are within the shipping and delivery process.

