

GENERATIONS CUSTOMER CHECKLIST



Personal Debit, ATM, & HSA Cards

- Look for your new ESL Debit, ATM, and/or HSA card to arrive via mail **prior to February 1, 2026**.
- **On February 1, 2026:**
 - Activate your ESL card(s) by following the activation instructions that come with your card(s).
 - Be sure to destroy your Generations Bank card after you activate your ESL card.
 - Notify any merchant(s) that automatically bill your account to update your information.

Online & Mobile Banking

- **On February 2, 2026:**
 - Enroll in ESL Mobile and Online Banking
 - **For New ESL Customers:**
 - **Username:** ESL Member Number (*please refer to the letter you received in January for your member number.*)
 - **Initial Password:** Last 4 digits of your social security number.
 - Download and use the ESL Mobile Banking app.
 - Begin scheduling recurring transfers and payments.
 - Enroll in ESL online statements via ESL mobile or online banking.

Online Bill Pay

- **Before January 25, 2026:**
 - Schedule any necessary payments. (*Any payments scheduled to take place on or before January 30 will be processed.*)
 - Print or download your payee list and recent payment history from Generations Bill Pay. (*This won't transfer to ESL.*)
- **On February 2, 2026:**
 - Enroll in ESL Online Bill Pay.
 - Begin scheduling new payments in ESL Online Bill Pay.

Zelle® and External Account Transfer

- **Before January 25, 2026:**
 - Schedule any necessary payments. (*Any payments scheduled to take place on or before January 30 will be processed.*)
 - Print or download your payee list and recent payment history from Generations Zelle® and External Account Transfer. (*This won't transfer to ESL.*)
- **On February 2, 2026:**
 - Enroll in ESL Zelle® and External Account Transfer.
 - Begin scheduling new payments.

Checks

- **If your account numbers remain the same:**
 - You can continue to use your existing Generations checks throughout 2026, so there's no need to worry about ordering new checks immediately following the conversion.
 - Your Generations check payments will continue to clear throughout 2026.
 - We will communicate the timeline for ordering new checks closer to the end of 2026.
- **If your account numbers change** (*Note: This impacts a small number of customers*):
 - Look for your new box of ESL checks prior to **February 1, 2026**.
 - Starting **February 1, 2026**, begin using your ESL checks.

Automatic Clearing House (ACH) Deposits & Withdrawals

- **If your account numbers remain the same:**
 - Your existing ACH payments and deposits will continue throughout 2026, so there's no need to worry about updating your account information for direct deposits or automatic payments.
 - If you set up any new payments or deposits that require a routing number after the conversion, please use ESL's routing number **222371863**.
 - We will communicate the timeline for updating your routing number for direct deposits and automatic payments closer to the end of 2026.
- **If your account numbers change** (*Note: This impacts a small number of customers*):
 - **On or after February 1, 2026:**
 - Update any existing ACH payments or direct deposits with your new account number and ESL's routing number **222371863**.
 - **Please note:** ACH payments and direct deposits may not process after the conversion, until you update your account number and routing number with depositors or payees.

