

# 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.

