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KAMILLA,  
ESL CUSTOMER



Welcome to ESL Federal Credit Union

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PERSONAL, BUSINESS BANKING & WEALTH MANAGEMENT

ESL.ORG



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# WELCOME

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## We're delighted to welcome you to ESL Federal Credit Union.

### MAKING THE TRANSITION EASY.

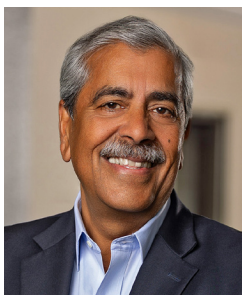
Our goal is to make this process as smooth as possible. When the acquisition is complete, your Generations Bank accounts will seamlessly convert to ESL accounts. Inside this booklet, you'll find important details about your new ESL accounts, helpful answers to common questions, and an introduction to the many services and benefits that will be available to you.

### WHAT IT MEANS TO BE AN ESL MEMBER.

At ESL, you're more than a customer—you're our partner in building a stronger financial future for all. That means your success and the health of our community are always our priority. We've been locally owned and rooted in the Greater Rochester area for more than 100 years, and every decision we make is guided by our Purpose to help our community thrive and prosper. Whether you're managing everyday finances or planning for the future, you'll have access to caring professionals, smart banking tools, and a full range of solutions designed to help you reach your goals with confidence. And because we share our success with members through the Owners' Dividend, you'll have the opportunity to benefit in a way that's unique to ESL. Since 1996, we've returned more than \$320 million directly to members.

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Sincerely,

A stylized, handwritten signature in black ink, appearing to read 'Faheem Masood'.

**FAHEEM MASOOD**  
President & CEO  
ESL Federal Credit Union

### REINVESTING IN OUR COMMUNITY.

In addition to the value we return to our members through our Owners' Dividend program, since the creation of our Community Impact initiative in 2018, ESL has reinvested more than \$153 million in philanthropic grants across the communities we serve. Through our Community Impact initiatives, we partner with organizations and invest in programs to build healthy, resilient and equitable communities where all residents are well-educated, live in affordable, connected neighborhoods, and have access to quality employment opportunities.

### SUPPORT WHENEVER YOU NEED IT.

We're here to answer your questions and provide support every step of the way. You'll continue to see familiar faces at your local branch, and you can always call us at **585.336.1000** or **800.848.2265** or visit **[esl.org/generations](https://esl.org/generations)** to learn more. As we move through this transition, we'll keep you updated with clear, timely information.

# What you need to know

Questions about:	What you need to know
<b>Your New Financial Institution</b>	ESL Federal Credit Union is a locally led, not-for-profit, member-owned financial cooperative serving individuals, businesses, and organizations. Upon completion of the acquisition, your Generations accounts will convert to ESL accounts, and ESL will service your deposits and loans.
<b>Branch and Contact Center Hours</b>	<p>Your regular branch and contact center hours will remain until conversion weekend. During conversion weekend, all Generations branches and the contact center will close at 6 p.m. on Friday, January 30 and will remain closed on Saturday, January 31 and will re-open at 9 a.m. on Monday, February 2.</p> <p>Effective <b>Monday, February 2</b>, your branch and contact center hours will change as follows:</p> <p><b>Branch Hours</b>  Monday, Thursday, and Friday: 9:00 a.m. – 5:00 p.m.  Tuesday and Wednesday: 9:00 a.m. – 4:00 p.m.  Saturday: 9:00 a.m. – 1:00 p.m.</p> <p><b>Contact Center Hours</b>  Monday – Friday: 7:00 a.m. – 7:00 p.m.  Saturday: 8:30 a.m. – 2:00 p.m.</p> <p>Also effective <b>January 2, 2026</b>, the <b>Auburn - Osborne Street</b> drive-up location will close. You can use the Auburn – N. Seward Ave branch, located 1.4 miles from the Osborne Street location, for your banking needs.</p>
<b>Your Account Number(s)</b>	Account numbers will remain the same for most customers (a small number may change). Please refer to the enclosed welcome letter for information on your account numbers.
<b>Your Checks</b>	<p><b>If your account numbers remain the same:</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>Your Generations check payments will continue to clear throughout 2026.</li> <li>We will communicate the timeline for ordering new checks closer to the end of 2026.</li> </ul> <p><b>If your account numbers change</b> (Note: This impacts a small number of customers):</p> <ul style="list-style-type: none"> <li>ESL will send you a <b>box of new ESL checks</b> prior to the conversion.</li> <li>You'll receive your new checks by <b>February 1, 2026</b>.</li> <li>Please begin using your <b>ESL checks</b> starting <b>February 1, 2026</b>.</li> </ul>
<b>Automatic Clearing House payments (ACH)</b>	<p><b>If your account numbers remain the same:</b></p> <ul style="list-style-type: none"> <li>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.</li> <li>If you set up any new payments or deposits that require a routing number after the conversion, please use ESL's routing number <b>222371863</b>.</li> <li>We will communicate the timeline for updating your routing number for direct deposits and automatic payments closer to the end of 2026.</li> </ul> <p><b>If your account numbers change</b> (Note: This impacts a small number of customers):</p> <ul style="list-style-type: none"> <li>On or after <b>February 1, 2026</b>, you'll need to update any existing <b>ACH payments or direct deposits</b> with your new account number and ESL's routing number <b>222371863</b>.</li> <li><b>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.</b></li> </ul>

Questions about:	What you need to know
Mobile and Online Banking	<ul style="list-style-type: none"> <li>You may continue using Generations mobile and online banking until <b>January 30, 2026</b>.</li> <li>Beginning <b>February 2, 2026</b>, enroll in ESL Mobile and Online Banking using: <ul style="list-style-type: none"> <li><b>Username:</b> Your ESL member number. <b>Please refer to the enclosed welcome letter for your member number.</b></li> <li><b>Initial password:</b> Last four digits of your Social Security number You'll then be prompted to create a new password and may update your Username.</li> </ul> </li> <li>If you are a <b>business customer</b> and use business mobile and online banking you will receive your mobile and online banking login credentials in a separate communication closer to February 1, 2026.</li> <li>On or after <b>February 2, 2026</b>, you can download and use the <b>ESL Mobile Banking app</b> (iOS/Android) to deposit checks, manage cards, and more.</li> <li>Generations mobile and online banking will remain available in <b>read-only mode from January 31 through March 2, 2026</b>.</li> <li>Scheduled and recurring transfers and payments that are currently set up in Generations mobile and online banking will not transfer over as part of the conversion. You'll need to re-set these up in ESL mobile and online banking on or after <b>February 2, 2026</b>.</li> <li>We strongly recommend printing or saving your scheduled transfers and loan payments from Generations mobile/online banking before conversion so you can re-establish them with ESL.</li> </ul>
Online Bill Pay	<ul style="list-style-type: none"> <li>Generations Online Bill Pay will be unavailable after <b>January 25, 2026</b>.</li> <li>We encourage you to schedule any necessary payments before <b>January 25, 2026, or wait until after the conversion weekend</b>.</li> <li>Any payments scheduled to take place on or before <b>January 30, 2026</b>, will be processed.</li> <li>You'll be able to schedule new payments with ESL beginning <b>February 2, 2026</b>.</li> <li>If you need to make a payment between <b>January 25, 2026, and February 2, 2026</b>, you can pay the merchant directly by writing a check, setting up an ACH payment, or by using your debit card. Also, many merchants allow you to pay them directly on their website or mobile app.</li> <li>On or after <b>February 2, 2026</b>, you'll need to <b>enroll in ESL Online Bill Pay</b>.</li> <li><b>Transaction history and payee information will not transfer</b> as part of the conversion.</li> <li>You'll need to re-establish your payee and payment schedules once you've enrolled in ESL Online Bill Pay.</li> <li>To make setup easier, we recommend that you log into Generations Online Bill Pay before January 25, 2026, and print or download your payee list and recent payment history. Use this record as reference when setting up your new payees and transfers with ESL.</li> <li><b>Daily payment limit:</b> ESL's Online Bill Pay allows payments of up to <b>\$10,000 per day</b>. Because Generations system did not have a daily limit, please review any large or recurring payments to ensure they fall within this limit after conversion.</li> </ul>

# What you need to know

Questions about:	What you need to know
<b>Zelle® and External Account Transfer</b>	<ul style="list-style-type: none"> <li>Generations Zelle® and External Account Transfer will be unavailable beginning <b>January 30, 2026</b>.</li> <li>We encourage you to schedule any necessary transfers and payments before <b>January 30, 2026</b> or wait until <b>February 2, 2026</b> when you can enroll in ESL mobile and online banking.</li> <li>Any payments and transfers scheduled to take place on or before <b>January 30, 2026</b> will be processed.</li> <li>You'll be able to schedule new payments and transfers with ESL beginning <b>February 2, 2026</b>.</li> <li>If you need to make a payment between <b>January 30, 2026, and February 2, 2026</b>, you can write a check or initiate the payment or transfer with the receiving institution or individual.</li> <li>On or after <b>February 2, 2026</b>, you'll need to enroll in <b>ESL Zelle® and External Account Transfer</b>.</li> <li><b>Transaction history and payee information will not transfer</b> as part of the conversion.</li> <li>You'll need to re-establish your payee and payment schedules once you've enrolled in ESL Zelle® and TransferNow.</li> <li>To make setup easier, we recommend that you log into Generations Zelle® and External Account Transfer service before January 25, 2026, and print or download your payee list and recent payment history. Use this record as reference when setting up your new payees and transfers with ESL.</li> <li>Please visit <a href="https://esl.org/generations">esl.org/generations</a> for information on changes to your daily and monthly Zelle® and External Account Transfer transaction limits.</li> </ul>
<b>Your Visa® Debit, ATM, and HSA Cards</b>	<ul style="list-style-type: none"> <li>Prior to conversion, you'll receive new card(s). Continue using your Generations card(s) through the conversion weekend. On <b>February 1, 2026</b>, activate your ESL card(s) by following the activation instructions that come with your card(s).</li> <li>Be sure to destroy your Generations Bank card on February 1, 2026, after you activate your ESL card.</li> <li><b>Since your card(s) information will change, please notify any merchant(s) that automatically bill your account to update your information.</b></li> </ul>
<b>Digital Wallets</b>	Enroll your new ESL Visa® Debit Card in Apple Pay™, Google Pay™, or Samsung Pay®.
<b>ATM/ITM Access</b>	<ul style="list-style-type: none"> <li>On January 2, 2026 the drive-up ITMs located at the Seneca Falls and Farmington branches will convert to an ATM and Generations ITM services will no longer be available.</li> <li>Between <b>January 6 to January 30, 2026</b>, each Generations branch ATMs will be temporarily unavailable for a few hours as it is transitioned to an ESL ATM.</li> <li>After <b>February 1, 2026</b>: <ul style="list-style-type: none"> <li>The transitioned Generations branch ATM functionality may vary by location.</li> <li>You can make unlimited withdrawals at any ESL ATM when using an ESL Debit or ATM card.</li> <li>You can make two free non-ESL ATM withdrawals per month from an ESL Free Checking or ESL Health Savings Account with a direct deposit into any ESL account. (Owner of the ATM may still charge a fee).</li> <li>You can make five free non-ESL ATM withdrawals per month from an ESL Premier Checking Account. (Owner of the ATM may still charge a fee).</li> </ul> </li> </ul>

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Questions about:	What you need to know
Statements	<ul style="list-style-type: none"> <li>Your final statement from Generations Bank will include transactions posted through <b>January 31, 2026</b>. This statement will be mailed to you and will not be available in Generations online or mobile banking.</li> <li>Your next statement will be from ESL and will include all activity from <b>February 1, 2026 forward</b>.</li> <li>For 2025 tax purposes, you'll receive tax information from Generations, which will report all interest earned for 2025.</li> <li>If you are currently enrolled in electronic statements, you will need to enroll with ESL via mobile or online banking on or after <b>February 2, 2026</b>.</li> </ul>
Overdraft Protection Options	ESL offers overdraft protection options that differ from Generations services. Please see pages 8-13 to learn how your overdraft protection services will convert to ESL.
Insufficient/Uncollected Funds Fee	<b>ESL does not charge any Insufficient/Uncollected Funds Fee.</b> Generations charges a fee of \$35 dollars when there is not enough money in your account for the amount of the transaction. At ESL, when this occurs the transaction/item (check, ACH withdrawal, online bill payment) is not paid and returned to the payee. <b>ESL will not charge a fee</b> , however, the payee may charge a fee.
Personal and Business Loans	See page 19 in this catalog for more information on personal and business loans.
Credit Cards	Generations credit cards are issued and serviced by Elan and will not be impacted by the conversion. After the conversion, you can continue to use your card as you do today.
Wires	After conversion, you can initiate wire transfers through ESL. To initiate a wire transfer at ESL you can visit your local branch or call <b>585.336.1000</b> or <b>800.848.2265</b> .
Share Insurance	Beginning January 1, 2026, your deposit accounts will no longer be insured by the FDIC and will instead be insured by the NCUA up to \$250,000 per account owner, per account ownership category. Please go to <a href="https://www.ncua.gov">ncua.gov</a> for more information about NCUA insurance coverage.

## Deposit Accounts

We've made every effort to convert you to the ESL accounts most similar to your existing Generations accounts. If another account better meets your needs after conversion, please visit your local branch, call **585.336.1000** or **800.848.2265**.

Checking and Savings account balances are potentially eligible for the ESL Owners' Dividend\* — our way of sharing our success with you. Visit [esl.org/aboutownersdividend](https://esl.org/aboutownersdividend) to learn more.

### Personal Checking Accounts

For most customers, your account numbers will remain the same (a small number will change). See the enclosed letter for more details.

- Please refer to pages 4-7 for conversion information regarding your debit card, checks, direct deposit, and ACH payments.
- If you have a **Generations interest bearing checking account it will be converted to an ESL Premier Checking Account** (please refer to the enclosed welcome letter for your account conversion information).
- There is a \$1,000 monthly average balance requirement for an ESL Premier Checking Account. For each month you don't maintain this average monthly balance requirement, ESL will charge a \$10 fee.
- **ESL will waive the monthly average balance requirement fees for 6 months after the conversion** to give you time to determine if the checking account you will be converted to is right for you.
- Please visit your local branch or call **585.336.1000** or **800.848.2265** if you would like to understand alternative checking account options without minimum balance requirements.
- You will receive your checking account statements at the beginning of each month and it will include the prior month's account activity.

### Overdraft Protection Options

- If you have a Generations Medina Overdraft Protection account or a Seneca24 Check Protection account, it will be converted to a GEN Cash Reserve account with ESL.
- Your Generations overdraft line of credit and checking accounts that are currently linked will remain linked when converted to ESL. **There is no action required on your part for your overdraft line of credit and corresponding checking accounts.**
- If you have a savings account linked to a checking account for overdraft coverage, this overdraft protection option will convert exactly how you have them set up at Generations and **there is no action required on your part.**
- If you use both an overdraft line of credit and a savings account linked to your checking account to cover overdrafts, ESL will remove the savings account linkage after conversion. **There is no action required on your part.**
- ESL offers a service called Courtesy Pay, which covers shortages to pay for transactions such as checks, ACH payments, and online bill payments.
  - If you meet our eligibility requirements (see page 16 in enclosed Disclosure Booklet) you will be automatically enrolled in ESL Courtesy Pay.
  - Please refer to page 47 for fees associated with this service.
  - If you wish to opt out of this service, please visit your local branch or call **585.336.1000** or **800.848.2265**.
- ESL also offers Courtesy Pay to cover debit card transactions. If you are currently enrolled in this service with Generations:
  - This service **will not transfer to ESL** as part of the conversion.
  - If you wish to enroll in this service, please visit your local branch or call **585.336.1000** or **800.848.2265**.

\*Qualification for the Owners' Dividend is subject to eligibility requirements. Payment of a Dividend is not guaranteed. See page 21 for the Owners' Dividend eligibility requirements.

Please refer to the chart below for information on the checking accounts your Generations checking accounts will convert to.

	ESL Free Checking	ESL Premier Checking
<b>Requirements, Fees and Dividends</b>	<ul style="list-style-type: none"> <li>No minimum balance requirement.</li> <li>No monthly service fees.</li> <li>Non-dividend bearing.</li> </ul>	<ul style="list-style-type: none"> <li><b>No monthly service fee with \$1,000 average monthly balance</b> (otherwise \$10 per month).</li> <li>Competitive, variable dividend rate on balances of \$500 or more (tiered rates).</li> <li>Dividends compounded and credited monthly.</li> </ul>
<b>Features</b>	<ul style="list-style-type: none"> <li>Free ESL Visa® Debit Card — use anywhere Visa is accepted.</li> <li>Free Mobile and Online Banking and Bill Pay.</li> <li>Mobile Banking app for smartphones, iPads®, and Android™ tablets, plus Mobile Deposit, Mobile Bill Pay, Text Banking, and Mobile Web Banking.</li> <li>Unlimited ATM withdrawals at ESL ATMs and up to <b>two free non-ESL ATM withdrawals per month with direct deposit (ATM owner fees may apply)</b>.</li> <li>Balances are eligible for the <b>ESL Owners' Dividend.*</b></li> </ul>	<ul style="list-style-type: none"> <li>Free ESL Visa® Debit Card — make purchases wherever Visa is accepted.</li> <li>Free Mobile and Online Banking and Bill Pay.</li> <li>Mobile Banking app for smartphones, iPads®, and Android™ tablets, plus Mobile Deposit, Mobile Bill Pay, Text Banking, and Mobile Web Banking.</li> <li>Unlimited ATM withdrawals at ESL ATMs and up to <b>five free non-ESL ATM withdrawals per month (ATM owner fees may apply)</b>.</li> <li>Balances are eligible for the <b>ESL Owners' Dividend.*</b></li> </ul>

\*Qualification for the Owners' Dividend is subject to eligibility requirements. Payment of a Dividend is not guaranteed. See page 21 for the Owners' Dividend eligibility requirements.



## PERSONAL CHECKING ACCOUNTS

Please refer to the chart below for details on ESL overdraft protection options.

	<b>CheckOK</b> Savings account linked to checking account for overdraft coverage	<b>Courtesy Pay</b>
<b>Description</b>	<ul style="list-style-type: none"> <li>• An ESL savings account tied to an ESL checking account.</li> <li>• Money from the savings account is automatically transferred to the checking account to cover transactions that cause an overdraft.</li> <li>• Linked checking and savings accounts must have the same title of ownership.</li> </ul>	<ul style="list-style-type: none"> <li>• Allows transactions to be paid when there is not enough money in the checking account.</li> <li>• Avoids payments being rejected or returned for insufficient funds.</li> <li>• Works in addition to Cash Reserve and CheckOK, if applicable.</li> <li>• Eligible accounts are enrolled automatically for check, ACH, and online bill payments — may elect to opt out of automatic enrollment.</li> <li>• Registration required to cover ESL Debit Card transactions.</li> </ul>
<b>Fees</b>	<ul style="list-style-type: none"> <li>• A \$5.00 fee is charged when the service is utilized.</li> <li>• Only one fee assessed per day, regardless of the number of transactions causing overdrafts that day.</li> </ul>	<ul style="list-style-type: none"> <li>• For Check, ACH, or Bill Pay Transaction: \$5.00</li> <li>• For Debit Card Transactions <ul style="list-style-type: none"> <li>- For transaction amounts (debit amount) from \$0.01 - \$5.00: \$0</li> <li>- For transaction amounts (debit amount) greater than \$5.00: \$5.00 for each overdraft transaction.</li> </ul> </li> </ul>
<b>Maximum Amount</b>	<ul style="list-style-type: none"> <li>• Up to the balance of the linked savings account.</li> </ul>	<ul style="list-style-type: none"> <li>• \$250</li> </ul>
<b>Advance Amounts</b>	<ul style="list-style-type: none"> <li>• Exact amount of the overdraft</li> </ul>	<ul style="list-style-type: none"> <li>• Exact amount of the overdraft</li> </ul>
<b>Repayment</b>	N/A	<ul style="list-style-type: none"> <li>• Required to pay back amount of the advance into checking account.</li> </ul>



## Business Checking Accounts

Please refer to pages 4-7 for conversion information regarding your debit card, checks, direct deposit, and ACH payments.

- If you have a **Generations interest bearing business checking account, it will be converted to an ESL Business Premier Checking Account** (please refer to the enclosed welcome letter for your account conversion information).
- There is a \$5,000 monthly average balance requirement for an ESL Business Premier Checking Account. For each month you don't maintain this average monthly balance requirement, ESL will charge a \$15 fee.
- **ESL will waive the monthly average balance requirement fees for 6 months after the conversion** to give you time to determine if the checking account you will be converted to is right for you.
- Please visit your local branch or call **585.336.1000** or **800.848.2265** if you would like to understand alternative checking account options without minimum balance requirements.
- You will receive your checking account statements at the beginning of each month and it will include the prior month's account activity.

### Overdraft Protection Options

- If you have a Generations Commercial Overdraft Line of Credit account it will be converted to a Business Overdraft Line of Credit account with ESL.
  - Your Generations Commercial Overdraft Line of Credit and business checking accounts that are currently linked will remain linked when converted to ESL.  
**There is no action required on your part for the overdraft line of credit and corresponding checking accounts.**
- If you have a business savings account linked to a business checking account for overdraft coverage, this overdraft protection option will convert exactly how you have them set up at Generations **and there is no action required on your part.**
- If you use both a business overdraft line of credit and a business savings account linked to your business checking account to cover overdrafts, ESL will remove the business savings account linkage after conversion.  
**There is no action required on your part.**
- ESL offers a service called Courtesy Pay, which covers shortages to pay for transactions such as checks, ACH payments, online bill payments, and debit card transactions.
  - You will be automatically enrolled in ESL Courtesy Pay, if you meet our eligibility requirements (see page 60 in enclosed Disclosure Booklet).  
**There is no action required on your part.**
  - Please refer to page 74 for fees associated with this service.
  - If you wish to opt out of this service, please visit your local branch or call **585.336.1000** or **800.848.2265**.

## Business Checking Accounts

Please refer to the chart below for information on the business checking accounts your Generations business checking accounts will convert to.

	ESL Business Classic Checking	ESL Business Premier Checking	ESL IOLA Checking (Interest on Lawyer Account)
<b>Requirements, Fees and Dividends</b>	<ul style="list-style-type: none"> <li>• No monthly maintenance fee.</li> <li>• No minimum balance requirement.</li> <li>• First <b>300 transactions per month are free</b>; refer to the Business Banking fee schedule on page 74 in the enclosed disclosure booklet for more information.</li> </ul>	<ul style="list-style-type: none"> <li>• Earn higher dividends with higher balances.</li> <li>• <b>No monthly service fee</b> with an average monthly balance of <b>\$5,000 or more (otherwise \$15 per month)</b>.</li> <li>• First <b>500 transactions per month are free</b>; refer to the Business Banking fee schedule on page 74 in the enclosed disclosure booklet for more information.</li> </ul>	<ul style="list-style-type: none"> <li>• Limited to attorneys and law firms.</li> <li>• No monthly maintenance, wire transfer, official check, or stop payment fees.*</li> <li>• Tiered so higher balances earn higher dividends.</li> <li>• Once opened, attorneys must submit the <b>IOLA Attorney Enrollment Form</b> to the IOLA Fund within 30 days.</li> </ul>
<b>Features</b>	<ul style="list-style-type: none"> <li>• ESL Visa® Business Debit Card — accepted anywhere Visa is.</li> <li>• Free Business Mobile and Online Banking and Bill Pay.</li> <li>• Overdraft protection options available.</li> <li>• Convenient access to 30+ ESL branches and 50+ ATMs across Greater Rochester and the Finger Lakes.</li> </ul>	<ul style="list-style-type: none"> <li>• ESL Visa® Business Debit Card — accepted anywhere Visa is.</li> <li>• Free Business Mobile and Online Banking and Bill Pay.</li> <li>• Overdraft protection options available.</li> <li>• Convenient access to 30+ ESL branches and 50+ ATMs across Greater Rochester and the Finger Lakes.</li> </ul>	<ul style="list-style-type: none"> <li>• Free Business Mobile and Online Banking.</li> <li>• Unlimited withdrawals.</li> <li>• Monthly detailed statements.</li> <li>• Convenient deposit options including Mobile Deposit, in-branch deposits, 24/7 branch drop box deposit, mail deposits.</li> <li>• Dividends forwarded directly to the <b>New York State IOLA Fund</b>.</li> </ul>

\*Account holder is responsible for check printing costs. Refer to the Business Banking Fee Schedule on page 74 in the enclosed disclosure booklet for more information.

Please refer to the chart below for details on ESL business overdraft protection options

	<b>CheckOK</b> Business savings account linked to the business checking account for overdraft coverage	<b>Courtesy Pay</b>
<b>Description</b>	<ul style="list-style-type: none"> <li>An ESL business savings account tied to an ESL business checking account.</li> <li>Money from the business savings account is automatically transferred to the business checking account to cover transactions that cause an overdraft.</li> <li>Linked business checking and business savings accounts must have the same title of ownership.</li> </ul>	<ul style="list-style-type: none"> <li>Allows transactions to be paid when there is not enough money in the business checking account.</li> <li>Avoids payments being rejected or returned for insufficient funds.</li> <li>Works in addition to a business overdraft line of credit and CheckOK, if applicable.</li> <li>Eligible accounts are enrolled automatically for check, ACH, online bill payments, and debit card transactions — may elect to opt out of automatic enrollment.</li> </ul>
<b>Fees</b>	<ul style="list-style-type: none"> <li>A \$5.00 fee is charged when the service is utilized.</li> <li>Only one fee assessed per day, regardless of the number of transactions causing overdrafts that day.</li> </ul>	<ul style="list-style-type: none"> <li>For Check, ACH, or Bill Pay Transaction: \$5.00</li> <li>For Debit Card Transactions               <ul style="list-style-type: none"> <li>- For transaction amounts (debit amount) from \$0.01 - \$5.00: \$0</li> <li>- For transaction amounts (debit amount) greater than \$5.00: \$5.00 for each overdraft transaction.</li> </ul> </li> </ul>
<b>Maximum Amount</b>	<ul style="list-style-type: none"> <li>Up to the balance of the linked business savings account.</li> </ul>	<ul style="list-style-type: none"> <li>Business Classic Checking – \$500</li> <li>Business Premier Checking – \$1,000</li> <li>Business Analyzed Checking – \$1,000</li> <li>Business Analyzed Checking Plus – \$1,000</li> </ul>
<b>Advance Amounts</b>	<ul style="list-style-type: none"> <li>Exact amount of the overdraft</li> </ul>	<ul style="list-style-type: none"> <li>Exact amount of the overdraft</li> </ul>
<b>Repayment</b>	N/A	<ul style="list-style-type: none"> <li>Required to pay back amount of the advance into business checking account.</li> </ul>

## Personal Savings and Money Maker Accounts

Please refer to pages 4-7 for conversion information regarding direct deposit, and ACH payments.

- Please refer to the enclosed welcome letter for your account conversion information.
  - There is a \$25,000 monthly average balance requirement for an ESL Premier Money Maker account. For each month you don't maintain this average monthly balance requirement, ESL will charge a \$15 fee.
  - There is a \$50,000 monthly average balance requirement for an ESL Tiered Savings Account. For each month you don't maintain this average monthly balance requirement, ESL will charge a \$20 fee.
  - **ESL will waive the monthly average balance requirement fees for 6 months after the conversion** to give you time to determine if these savings options are right for you.
- Please visit your local branch or call **585.336.1000** or **800.848.2265** if you would like to understand alternative savings options without minimum balance requirements.
  - You'll receive your ESL savings account statements monthly if there was activity on your account for the prior month. If there is not monthly activity on your savings accounts, you'll receive your statements on a quarterly basis.



## Personal Savings and Money Maker Accounts

	Daily Dividend	Personal ESL Money Maker	Personal ESL Premier Money Maker	Personal ESL Tiered Savings
<b>Requirements, Fees and Dividends</b>	<ul style="list-style-type: none"> <li>• A savings account that can be used for any purpose.</li> <li>• No monthly service fees or minimum balance fees—ever.</li> <li>• Deposits insured up to \$250,000 by the <b>National Credit Union Administration (NCUA)</b>.</li> </ul>	<ul style="list-style-type: none"> <li>• Competitive, tiered dividend rates that reward higher balances.</li> <li>• No monthly service fees or minimum balance fees—ever.</li> <li>• Deposits insured up to \$250,000 by the <b>National Credit Union Administration (NCUA)</b>.</li> </ul>	<ul style="list-style-type: none"> <li>• No minimum balance fees with an average monthly balance of \$25,000 or more (otherwise \$15 per month).</li> <li>• Competitive, tiered dividend rates—earn higher yields with higher balances.</li> <li>• Deposits insured up to \$250,000 by the <b>National Credit Union Administration (NCUA)</b>.</li> </ul>	<ul style="list-style-type: none"> <li>• No minimum balance fees with an average monthly balance of \$50,000 or more (otherwise \$20 per month).</li> <li>• Competitive, tiered dividend rates – earn higher yields with higher balances.</li> <li>• Deposits insured up to \$250,000 by the <b>National Credit Union Administration (NCUA)</b>.</li> </ul>
<b>Features</b>	<ul style="list-style-type: none"> <li>• Eligible for the <b>ESL Owners' Dividend</b>.*</li> <li>• Make deposits anytime via ATM, Mobile Deposit, direct deposit, or at any ESL branch.</li> <li>• Withdraw funds easily at ESL ATMs or branches, or online transfer.</li> <li>• Monitor balances and transactions through free Mobile and Online Banking.</li> </ul>	<ul style="list-style-type: none"> <li>• Eligible for the <b>ESL Owners' Dividend</b>.*</li> <li>• Make deposits anytime via ATM, Mobile Deposit, direct deposit, or at any ESL branch.</li> <li>• Withdraw funds easily at ESL ATMs or branches, by check, or online transfer.</li> <li>• Monitor balances and transactions through free Mobile and Online Banking.</li> </ul>	<ul style="list-style-type: none"> <li>• Eligible for the <b>ESL Owners' Dividend</b>.*</li> <li>• Make deposits anytime via ATM, Mobile Deposit, direct deposit, or at any ESL branch.</li> <li>• Withdraw funds easily at ESL ATMs or branches, by check, or online transfer.</li> <li>• Monitor balances and transactions through free Mobile and Online Banking.</li> </ul>	<ul style="list-style-type: none"> <li>• Eligible for the <b>ESL Owners' Dividend</b>.*</li> <li>• Make deposits anytime via ATM, Mobile Deposit, direct deposit, or at any ESL branch.</li> <li>• Withdraw funds easily at ESL ATMs or branches, or online transfer.</li> <li>• Monitor balances and transactions through free Mobile and Online Banking.</li> </ul>

\*Qualification for the Owners' Dividend is subject to eligibility requirements. Payment of a Dividend is not guaranteed. See page 21 for the Owners' Dividend eligibility requirements.

## Health Savings Accounts (HSAs)

Your Generations HSA Checking and Savings accounts will convert to ESL HSA Checking and Savings accounts. Please see the account information in the chart below.

- Please refer to pages 4-7 for conversion information regarding your HSA cards, checks, direct deposit, and ACH payments.
- Your Generations HSA accounts will convert to ESL HSA accounts with some minor changes to your Generations HSA Savings account.

### Your Generations HSA Savings will change as follows:

- Your tiered interest rate structure will change. Please page 79 in the enclosed disclosure booklet.
- You will not be charged service fees for this account.
- Your Generations HSA Savings Account will be converted to an HSA Savings (Daily Dividend) Account.

### Your Generations HSA Checking Account will change as follows:

- Your ESL HSA account can receive deposits and earn dividends. See page 5 in the enclosed disclosure booklet for the dividend rate.
- You will not be charged service fees for this account.
- After conversion we will work with you to simplify your ESL HSA accounts and consolidate your two accounts into one. There's no action required on your part at this time and we'll follow up with you to help you consolidate.
- You will receive your statements at the beginning of each month, and it will include the prior month's account activity.

	HSA Savings (Daily Dividend) Account	ESL HSA Account
<b>Requirements, Fees and Dividends</b>	<ul style="list-style-type: none"> <li>• Contributions (deposits) may be tax deductible</li> <li>• Earnings are tax free*</li> <li>• Distributions (withdrawals) for qualified medical expenses are tax free</li> <li>• Non-transaction account meant for savings; can be linked to ESL Health Savings Account to support transactions</li> </ul>	<ul style="list-style-type: none"> <li>• Contributions (deposits) may be tax deductible.</li> <li>• Earnings are tax free.*</li> <li>• Distributions (withdrawals) for qualified medical expenses are tax free.</li> <li>• Dual function account that allows you to earn dividends and transact at point of sale with an ESL Visa HSA card.</li> </ul>
<b>Features</b>	<ul style="list-style-type: none"> <li>• Eligible for the <b>ESL Owners' Dividend</b>.**</li> <li>• Make deposits anytime via ATM, mobile deposit, direct deposit, or at any ESL branch</li> <li>• Monitor balances and transactions through ESL Mobile and Online Banking</li> <li>• Your Health Savings Account (HSA) is portable, so it stays with you even if you leave the workforce, change jobs, or change your medical coverage</li> <li>• Your HSA funds roll over from year to year unlike a flexible savings account</li> </ul>	<ul style="list-style-type: none"> <li>• Eligible for the <b>ESL Owners' Dividend</b>.**</li> <li>• Make deposits anytime via ATM, mobile deposit, direct deposit, or at any ESL branch</li> <li>• Monitor balances and transactions through ESL Mobile and Online Banking</li> <li>• Your Health Savings Account (HSA) is portable, so it stays with you even if you leave the workforce, change jobs, or change your medical coverage</li> <li>• Your HSA funds roll over from year to year unlike a flexible savings account.</li> <li>• Account is eligible for a free ESL Visa HSA Card.</li> </ul>

\*Consult your tax advisor.

\*\*Qualification for the Owners' Dividend is subject to eligibility requirements. Payment of a Dividend is not guaranteed. See page 21 for the Owners' Dividend eligibility requirements.

## Certificates

Your Certificate will transfer to ESL with the same rate and terms through maturity. Prior to maturity, you'll receive a maturity notice and disclosures; you can change your term at that time if you prefer.

## Insurance for Certificates During the Transition

Beginning January 1, 2026, your deposit accounts will no longer be insured by the FDIC and will instead be insured by the NCUA up to \$250,000 per account owner, per account ownership category. Please go to [ncua.gov](https://www.ncua.gov) for more information about NCUA insurance coverage.

## Individual Retirement Accounts (IRAs)

ESL will become the successor custodian of your IRA unless you made other arrangements before January 1, 2026. Your IRA will convert to the ESL IRA most similar to your current account. Your rate and term remain the same until maturity; you'll receive renewal options and disclosures prior to maturity.

If your IRA is a certificate it will transfer to ESL with the same rates and terms through maturity. Prior to maturity, you'll receive a maturity notice and disclosures; you can change your term at that time if you prefer.

Your Generations IRA Tiered Savings account will be converted to an ESL IRA Money Maker account. Please see the chart below for information on the ESL IRA Money Maker account.

	ESL IRA Money Maker
<b>Requirements, Fees and Dividends</b>	<ul style="list-style-type: none"> <li>• A savings account that can be used for retirement or education savings</li> <li>• Competitive, tiered dividend rates – earn higher dividends with higher balances</li> <li>• No monthly services fees or minimum balances fees – ever.</li> <li>• Deposits insured up to \$250,000 by the <b>National Credit Union Administration (NCUA)</b>.</li> </ul>
<b>Features</b>	<ul style="list-style-type: none"> <li>• Eligible for the <b>ESL Owners' Dividend</b>.*</li> <li>• Make deposits anytime via direct deposit, Mobile Deposit, ATMs, or any ESL branch.</li> <li>• Monitor balances and transactions through free Online and Mobile Banking</li> <li>• Enjoy tax advantages associated with IRA, ROTH IRA, and/or Coverdell Education accounts</li> </ul>

\*Qualification for the Owners' Dividend is subject to eligibility requirements. Payment of a Dividend is not guaranteed. See page 21 for the Owners' Dividend eligibility requirements.

## Business Savings and Money Maker Accounts

### Business Savings Accounts

- Please refer to pages 4-7 for conversion information regarding direct deposit, and ACH payments.
- You'll receive your ESL business savings account statements monthly if there was activity on your account for the prior month. If there is not monthly activity on your savings accounts, you'll receive your statements on a quarterly basis.

	Business Savings	Business Money Maker
Requirements, Fees and Dividends	<ul style="list-style-type: none"><li>• A savings account that can be used for any purpose.</li><li>• No monthly service fees or minimum balance fees—ever.</li><li>• Deposits insured up to \$250,000 by the National Credit Union Administration (NCUA).</li></ul>	<ul style="list-style-type: none"><li>• Competitive, tiered dividend rates that reward higher balances.</li><li>• No monthly service fees or minimum balance fees—ever.</li><li>• Deposits insured up to \$250,000 by the National Credit Union Administration (NCUA).</li></ul>
Features	<ul style="list-style-type: none"><li>• Eligible for the ESL Owners' Dividend.*</li><li>• Make deposits anytime via ATM, Mobile Deposit, direct deposit, or at any ESL branch.</li><li>• Withdraw funds easily at ESL ATMs or branches, or online transfer.</li><li>• Monitor balances and transactions through free Mobile and Online Banking.</li></ul>	<ul style="list-style-type: none"><li>• Eligible for the ESL Owners' Dividend.*</li><li>• Make deposits anytime via ATM, Mobile Deposit, direct deposit, or at any ESL branch.</li><li>• Withdraw funds easily at ESL ATMs or branches, by check, or online transfer.</li><li>• Monitor balances and transactions through free Mobile and Online Banking.</li></ul>

\*Qualification for the Owners' Dividend is subject to eligibility requirements. Payment of a Dividend is not guaranteed. See page 21 for the Owners' Dividend eligibility requirements.

## Personal Loans

(Auto, Boat, Personal, and Recreational Vehicle Loans)

- If you have a Generations loan(s), it will convert automatically to ESL with the same terms.
- You will continue to be billed monthly. If you're currently enrolled in online billing you will need to enroll in online statements with ESL via mobile or online banking on or after **February 2, 2026**. Enrolling in online statements automatically enrolls you into online billing.
- Your **payment due date will remain the same** after conversion.
- If you use recurring transfers in Generations mobile or online banking to make your loan payment, you will need to set this up in ESL mobile or online banking on or after **February 2, 2026**.
- On or after **February 2, 2026**, you can make payments via ESL Mobile and Online Banking, by mail, or at any ESL branch.
- Mail-in Payments on or after **February 1, 2026**.
  - ESL Federal Credit Union  
P.O. Box 92827  
Rochester, NY 14692-8927

## Personal Mortgages, Home Equity Loans, and Lines of Credit

- If you have a Generations mortgage, home equity loan and/or home equity line of credit, it will convert automatically to ESL with the same terms.
- You will continue to be billed monthly. If you're currently enrolled in online billing you will need to enroll in online statements with ESL via mobile or online banking on or after **February 2, 2026**. Enrolling in online statements automatically enrolls you into online billing.
- Your **payment due date will remain the same** after conversion.
- If you use recurring transfers in Generations mobile or online banking to make your loan payment, you will need to set this up in ESL mobile or online banking on or after **February 2, 2026**.
- On or after **February 2, 2026**, you can make payments via ESL Mobile and Online Banking, by mail, or at any ESL branch.

- Mail-in Payments on or after **February 1, 2026**.
  - ESL Federal Credit Union  
P.O. Box 92827  
Rochester, NY 14692-8927
- If your property taxes and/or insurance are escrowed, ESL will continue to maintain your escrow.
- You can continue to use your existing Generations Home Equity Line of Credit (HELOC) 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.
- Please contact your homeowners' insurance company and ask that your "mortgagee" clause be updated to read: **ESL Federal Credit Union its successors and/or assigns** and have them reference your loan number.

## Business and Commercial Loans

- If you have a Generations business mortgage or line of credit, it will convert automatically to ESL with the same terms.
- You will continue to be billed monthly.
- Your **payment due date will remain the same** after conversion.
- If you use recurring transfers in Generations mobile or online banking to make your loan payment, you will need to set this up in ESL mobile or online banking on or after **February 2, 2026**.
- On or after **February 2, 2026**, you can make payments via ESL Mobile and Online Banking, by mail, or at any ESL branch.
- Mail-in Payments on or after **February 1, 2026**.
  - ESL Federal Credit Union  
P.O. Box 92827  
Rochester, NY 14692-8927
- If your loan previously had a prepayment penalty, this provision is waived as of **January 1, 2026** and you will not be charged any fees for paying your loan off early.
- Please contact your homeowners' insurance company and ask that your "mortgagee" clause be updated to read: **ESL Federal Credit Union its successors and/or assigns** and have them reference your loan number.

# Frequently Asked Questions

For more frequently asked questions and answers related to the conversion, please visit [esl.org/generations](https://esl.org/generations)



Questions	Answer
<b>Why did ESL choose to acquire Generations?</b>	ESL and Generations have been committed to serving the needs of their respective communities for more than 100 years. Generations was founded in 1870 and is known for their connection to community. The founding of ESL dates back to 1920 by business leader and philanthropist, George Eastman. We look forward to continuing our commitment of delivering superior experiences to our newest customers.
<b>What's the difference between a bank and a credit union?</b>	While banks and credit unions offer many of the same products and services, the core differences are aligned with their business and ownership structure. Credit unions are not-for-profit, member-owned organizations, whereas banks are for-profit, shareholder-owned businesses. Credit unions are regulated by the National Credit Union Administration (NCUA).
<b>What are ESL's hours?</b>	To learn more about ESL branch and Contact Center hours, please visit <a href="https://esl.org">esl.org</a> .
<b>Who can join ESL?</b>	<p>ESL offers many ways to qualify for membership, including but not limited to:</p> <p>Living in these NYS counties (Cayuga, Genesee, Livingston, Monroe, Ontario, Orleans, Seneca, Steuben, Wayne, Wyoming, or Yates) AND:</p> <ul style="list-style-type: none"> <li>• Have a family member or member of your household who's already an ESL member.</li> <li>• Live, work, worship, or attend school in the geographic boundaries of the City of Rochester.</li> <li>• Are an employee or retiree of one of these great companies (visit <a href="https://www.esl.org/about-us/esl-membership/eligible-companies">esl.org</a> for a list of companies): <a href="https://www.esl.org/about-us/esl-membership/eligible-companies">https://www.esl.org/about-us/esl-membership/eligible-companies</a></li> <li>• Are a member of one of these groups and associations (visit <a href="https://www.esl.org/about-us/esl-membership/eligible-companies">esl.org</a> for list of groups and associations): <a href="https://www.esl.org/about-us/esl-membership/eligible-companies">https://www.esl.org/about-us/esl-membership/eligible-companies</a> or</li> <li>• Are a member, employee, retiree, or volunteer at the George Eastman Museum.</li> </ul> <p>And once you become a member, your immediate family automatically becomes eligible for membership, too.</p>
<b>How can I connect with ESL?</b>	<p>To connect with ESL call us directly at <b>585.336.1000</b> or <b>800.848.2265</b>. Our TTY Line is <b>585.336.1399</b> or <b>800.243.6722</b>.</p> <p>We also encourage you to follow us on social media:</p> <p>Facebook: @ESLFCU LinkedIn: ESL Federal Credit Union X: @eslfcu Instagram: @eslfcu YouTube: @eslfcu</p>

Questions	Answer
How can I learn more about ESL?	We encourage you to review the <i>ESL in the Community Report</i> showcasing a comprehensive overview with how ESL interacts with our customers, employees, partners, and community. Please visit <a href="http://esl.org/communityreport">esl.org/communityreport</a> .
Does ESL offer account access by phone or chat?	Yes, ESL offers telephone banking and Live Chat services. Agents are available via phone Monday-Friday from 7 a.m. – 7 p.m., and Saturday 8:30 a.m. – 2 p.m. Agents are available via Live Chat Monday-Friday, 7 a.m. – 10 p.m. and Saturday 8:30 a.m. – 2 p.m. This service is accessible when calling our toll-free number <b>800.848.2265</b> .
What is the ESL Owners' Dividend*, and will I be eligible as a new customer?	As part of the ESL mission, we pledge to share our financial success with our members. Each year that ESL earns more than necessary to keep us strong and healthy, we return a portion of our earnings to members via our Owners' Dividend in the form of a cash dividend. You must be an active ESL member in good standing on December 31 and at the time of payout to be eligible for an Owners' Dividend payout. You also cannot be 60 days or more delinquent on any loans owned or serviced by ESL as of December 31. Lastly, you cannot be overdrawn on any ESL checking, savings, or IRA account for 30 days or more. Payment of a Dividend is not guaranteed. Qualification for the Owners' Dividend is subject to eligibility requirements. To learn more about our Owners' Dividend eligibility requirements and how the Owners' Dividend is calculated go to <a href="http://esl.org/aboutownersdividend">esl.org/aboutownersdividend</a> .

\*Payment of a Dividend is not guaranteed. Qualification for the Owners' Dividend is subject to eligibility requirements. The maximum Owners' Dividend payout is \$3,000. ESL IOLA checking accounts, VA loans, and Personal loans opened and serviced through Upgrade® are not eligible to earn an Owners' Dividend



# Branches and ATMs

Effective **Monday, February 2**, your branch and contact center hours will change as follows:

## Branch Hours

Monday, Thursday, and Friday: 9:00 a.m. – 5:00 p.m.

Tuesday and Wednesday: 9:00 a.m. – 4:00 p.m.

Saturday: 9:00 a.m. – 1:00 p.m.

## Contact Center Hours

Monday – Friday: 7:00 a.m. – 7:00 p.m.

Saturday: 8:30 a.m. – 2:00 p.m.

Also effective **January 2, 2026**, the **Auburn - Osborne Street** drive-up location will close. You can use Auburn – N. Seward Ave branch, located 1.4 miles from the Osborne Street location, for your banking needs.

Signage will transition to ESL. After conversion, you can visit any ESL branch or ATM.

Scan the QR code for a  
list of branch locations.



## ESL Federal Credit Union Branches

- **Batavia** - 4214 Veterans Memorial Dr
- **Brockport** - 6670 Fourth Section Rd
- **Bull's Head** - 835 West Main St
- **Canandaigua** - 4175 Recreation Dr
- **Chili** - 3169 Chili Ave
- **Fairport** - 1271 Fairport Rd
- **Geneseo** - 22 Ryan Dr
- **Irondequoit / Culver Ridge** - 2255 East Ridge Rd
- **Newark** - 140 S Main St
- **Penfield** - 2059 Fairport/Nine Mile Pt Rd
- **Pittsford** - 11 State St
- **Brighton** - 100 Canal View Blvd
- **Chestnut** - 225 Chestnut St
- **Goodman** - 786 N Goodman St
- **Hudson** - 2256 Hudson Ave
- **Lake Ave** - 250 Lake Ave
- **Long Pond** - 745 Long Pond Rd
- **Merchants Walk** - 215 Merchants Rd
- **Mount Read** - 3508 Mt. Read Blvd
- **Ridgeway Ave** - 2480 Ridgeway Ave
- **Twelve Corners** - 1881 Monroe Ave
- **Victor** - 32 School St / Cobblestone Court Dr
- **Webster** - 1055 Ridge Rd
- **Corporate HQ** - 225 Chestnut St

## Generations Bank Branches

- **Seneca Falls** - 19 Cayuga St
- **Auburn** - 621 North Seward Ave
- **Union Springs** - 152 Cayuga St
- **Waterloo** - 1865 North Rd
- **Geneva** - 342 Hamilton St
- **Phelps** - 89 Main St
- **Farmington** - 6120 State Route 96
- **Medina** - 11182 Maple Ridge Rd



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STEPHEN,  
ESL CUSTOMER

You're our partner in  
growing Greater Rochester  
and the Finger Lakes.

