



Online & Mobile Banking

As part of the Beacon Bank merger and system conversion, PCSB Bank will be introducing a new Online & Mobile Banking service. See below for important information to help you prepare for this transition so that you will be ready to access your accounts following system conversion on Monday, February 9, 2026.

Personal Online & Mobile Banking Users:

Online & Mobile Banking	<ol style="list-style-type: none">Beginning at 5:00 pm on Friday, February 6, 2026 access to PCSB Bank's Online & Mobile Banking will be unavailable.Beginning at 9:00 am on Monday, February 9, you will be able to log in to the new Beacon Bank Online & Mobile Banking system using your current Username and Password. Please be prepared and take note of your current Username and Password before February 6.
Zelle®	<ol style="list-style-type: none">Access to Zelle® for payments will be unavailable as of 8:00 am on Friday, February 6, 2026.You will need to re-enroll in Zelle when Online & Mobile Banking is available beginning at 9:00 am on Monday, February 9.
Bill Pay <i>(revised 1/9)</i>	<ol style="list-style-type: none">Access to Bill Pay for personal banking will be unavailable as of 5:30 pm on Thursday, February 5, 2026.The Bill Pay service will be available at 9:00 am Monday, February 9 when you log in to Beacon Bank Online & Mobile Banking.All payees, including scheduled and recurring payments, will transition.Bill Pay history and alert notifications will also transition.
Mobile Deposits	<ol style="list-style-type: none">Access to Mobile Deposits will be unavailable as of 5:00 pm on Friday, February 6, 2026 and will become available at 9:00 am on Monday, February 9.Beginning February 9, Mobile Deposits submitted after 5:00 pm will be available within two business days.Images of your Mobile Deposits submitted beginning February 9 can be viewed in our mobile app by selecting the "Deposit" icon and then "View History".

Electronic Statements, Notices, and Images	<ol style="list-style-type: none"> 1. If you were previously enrolled in eStatements, you will need to re-enroll. You will be prompted to do so as part of the initial Online & Mobile Banking enrollment process. 2. Bank statements for the period of September 1, 2025 through February 6, 2026 will be available on or before April 10, 2026. 3. We recommend downloading your bank statements and tax notices prior to February 6.
Account Aggregation	<p>If you aggregate accounts via third parties, you will need to unlink your PCSB Bank credentials, search for Beacon Bank, and enter your new Online & Mobile Banking credentials.</p>
Transaction History	<ol style="list-style-type: none"> 1. On February 9, 2026 you will be able to view 90 days of transaction history. 18 months of history will be available by February 13. 2. Going forward, transaction history will be cumulative (i.e. continue to build over time). 3. Historical loan transactions will not transition, therefore you will need to download any current history prior to February 6. Loan balances will be available.

Business Banking Online & Mobile Banking Users:

Business Online & Mobile Banking	<ol style="list-style-type: none"> 1. Beginning at 5:00 pm on Friday, February 6, 2026 access to PCSB Bank's Business Online & Mobile Banking will be unavailable. 2. Beginning at 9:00 am on Monday, February 9, you will be able to log in to the new Beacon Bank Business Online & Mobile Banking system using your current Username and Password. Please be prepared and take note of your current Username and Password before February 6.
Business Bill Pay <i>(revised 1/9)</i>	<ol style="list-style-type: none"> 1. Access to Business Bill Pay for business banking will be unavailable as of 5:30 pm on Thursday, February 5, 2026. 2. The Business Bill Pay service will be available at 9:00 am Monday, February 9 when you log in to Beacon Bank Business Online & Mobile Banking. 3. All payees, including scheduled and recurring payments, will transition. 4. Bill Pay history and alert notifications will also transition.
Mobile Deposits	<ol style="list-style-type: none"> 1. Access to Mobile Deposits will be unavailable as of 5:00 pm on Friday, February 6, 2026 and will become available at 9:00 am Monday, February 9. 2. Beginning February 9, Mobile Deposits submitted after 5:00 pm will be available within two business days. 3. Images of your Mobile Deposits submitted beginning February 9 can be viewed in our mobile app by selecting the "Deposit" icon and then "View History".
Electronic Statements, Notices and Images	<ol style="list-style-type: none"> 1. If you were previously enrolled in eStatements, you will need to re-enroll. You will be prompted to do so as part of the initial Business Online & Mobile Banking enrollment process. 2. Bank statements for the period of September 1, 2025 through February 6, 2026 will be available on or before April 10, 2026. 3. We recommend downloading your bank statements and tax notices prior to February 6.
Account Aggregation	<p>If you aggregate accounts via third parties, you will need to unlink your PCSB Bank credentials, search for Beacon Bank, and enter your new Business Online & Mobile Banking credentials.</p>

Transaction History

1. On February 9, 2026 you will be able to view 90 days of transaction history. 18 months of history will be available by February 13.
2. Going forward, transaction history will be cumulative (i.e. continue to build over time).
3. Historical loan transactions will not transition so you will need to download any current history prior to February 6. Loan balances will be available.

Important Information for Quicken® or QuickBooks® Users

If you currently use Quicken or QuickBooks to manage your PCSB Bank finances, you will need to take several steps to help ensure a smooth transition of your software's data.

1st Action Date: **Friday, February 6, 2026**

A data file backup and a final transaction download should be completed by this date. Please make sure to complete the final download before this date since transaction history might not be available after the upgrade.

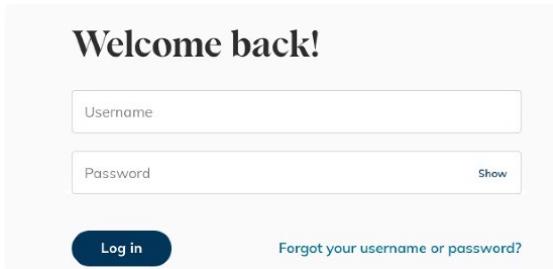
2nd Action Date: **Tuesday, February 10, 2026**

This is the action date for the remaining steps on the conversion instructions. You will need to complete the deactivate/reactivate of your online banking connection to ensure that you get your current Quicken or QuickBooks accounts set up with the new connection.

Logging into Online & Mobile Banking

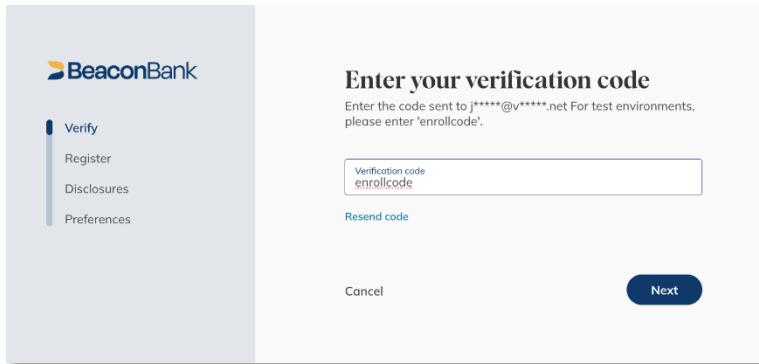
To access the new Beacon Bank Online & Mobile Banking on **Monday, February 9, 2026**, visit www.beaconbank.com/login and complete the following steps:

1. Enter your **existing Username and Password** and select Log in.



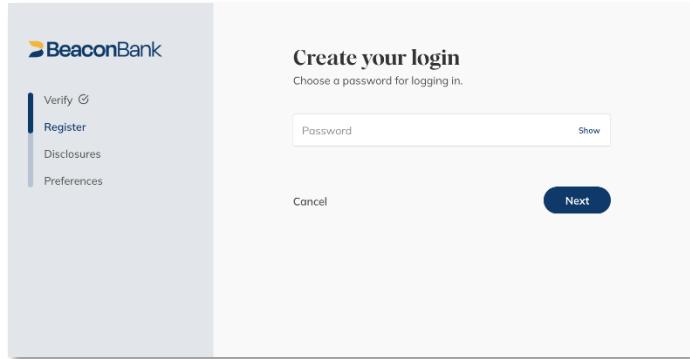
The image shows a login interface with a white background. At the top, it says "Welcome back!". Below that are two input fields: "Username" and "Password". To the right of the "Password" field is a "Show" link. At the bottom left is a "Log in" button, and at the bottom right is a link "Forgot your username or password?".

2. You will be prompted to enter the enrollment code sent to your email and select Next.

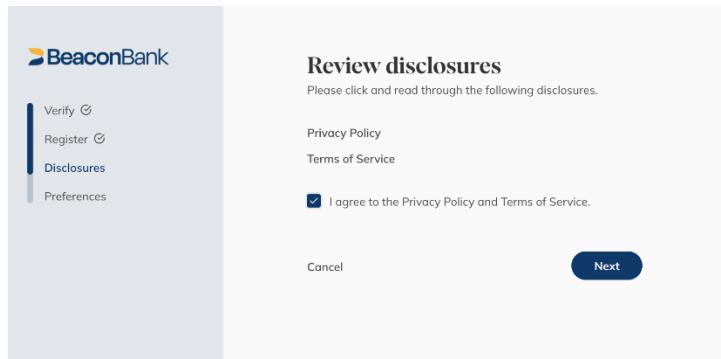


The image shows a verification code entry screen. On the left, there is a sidebar with the Beacon Bank logo and links for "Verify", "Register", "Disclosures", and "Preferences". The main area has a title "Enter your verification code" and a sub-instruction "Enter the code sent to j*****@v****.net For test environments, please enter 'enrollcode'." Below this is a text input field labeled "Verification code" with the placeholder "enrollcode". Underneath the input field are "Resend code" and "Cancel" buttons. At the bottom right is a "Next" button.

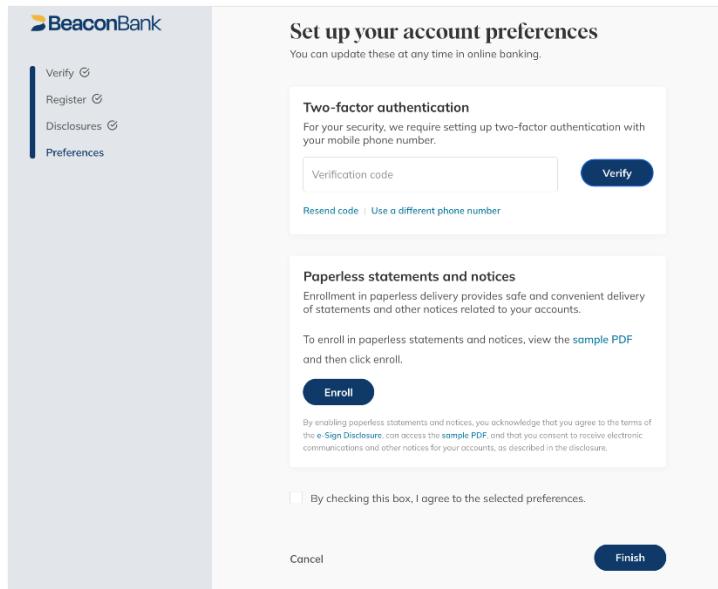
3. Please follow the instructions to progress through enrollment by entering a new Password, then click Next.



4. You must review and agree to the Online & Mobile Banking disclosures. Check the "I agree to the Privacy Policy and Terms of Service" box, then click Next.



5. You must set up and agree to selected account preferences. Enter your mobile phone number and enroll in paperless statements and notices if desired. Click Finish.



6. You will be directed to the Online & Mobile Banking Dashboard.

Hi, Mark

Transfer funds

Balances

Checking	\$20.15
Beacon One Ckg - 6511	\$20.15

Recent transactions

DESCRIPTION	ACCOUNT	AMOUNT
Mobile Check Deposit September 22, 2025	Beacon One Ckg	+\$5.00

Total available cash

\$20.15**Net worth**

▼ 6M 9M 1Y

December 2025

\$267,395.11

▲ \$1,578.46 this month

Frequently Asked Questions

Login and Account Information

Will my account numbers change?

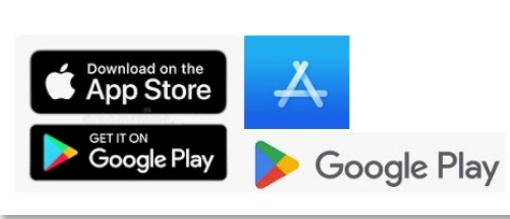
Your account number will likely remain the same. If your account number is changing, we will reach out to you separately.

Will I access Online & Mobile Banking the same way?

No. Beginning on February 9, 2026 you will need to enroll in our new system by accessing the URL below. As part of the enrollment process, you will be prompted to setup your Security and Statement preferences.

www.beaconbank.com/login

Additionally, you will need to download the new Beacon Bank mobile app via the Apple Store or Google Play.



Will my login credentials remain the same?

Your Username will remain the same unless you have already been notified. Upon initial login, you will be prompted to change your Password.

Enhancements

What can I expect to see when I log into the new Online & Mobile Banking?

The Money Manager feature will be replaced by a more comprehensive Personal Financial Management tool called Financial Insights. Some of these features include account aggregation, budgets, net worth, etc. You may need to link external accounts to take complete advantage of these features.

For personal accounts, a new Direct Deposit Switch service will be available that will allow you to easily transition direct deposits to your Beacon Bank account. Any existing direct deposits will continue.

For personal accounts, a new Zelle feature called Split Payments will be available. This feature will allow you to divide a bill between multiple individuals.

Statements

Do I need to re-enroll to receive my bank statements and notices?

Yes. Please follow the appropriate instructions for *Paperless Statements and notices* upon enrollment. This can be completed at a future date.

Bill Pay

Are my Bill Pay terms changing?

In general, there are no changes to the Bill Pay service. However, we have changed limits for Personal and Business customers as follows:

For Personal Accounts:

Transaction Type	Current Limit	New Limit
Amount per transaction	\$5,000	\$25,000
Daily amount	\$10,000	\$125,000
Monthly amount	unlimited	\$200,000

For Business Accounts:

Transaction Type	Current Limit	New Limit
Amount per transaction	\$50,000	\$100,000
Daily amount	\$50,000	\$200,000
Monthly amount	unlimited	\$500,000

Please also note that the daily cutoff for submitting payments will be extended from 3:00 pm to 4:00 pm.

Support

Who can I contact if I have any questions?

Although we anticipate a smooth transition, we are here to support you. If you have any questions, please reach out to our Call Center during normal business hours at 1-888-808-4700.