



# What to Expect

The following is an overview of what to expect as we integrate our banking systems to become Beacon Bank. The integration will begin on Friday, February 6, 2026, and will be complete on Monday, February 9, 2026.

Please visit [PCSB.com/merger](http://PCSB.com/merger) for additional information.

## ATM Access

- ATMs may not be able to accept deposits beginning Monday, January 19, through Monday, February 9.
- You may continue to use the ATMs for withdrawals throughout the conversion weekend.

## ATM/Debit Cards

- Your current ATM/debit card will continue to work post conversion. New Beacon Bank ATM/debit cards will be issued upon the expiration date of your current card.

## Branches/Call Center

- Branches will close at 3:00 p.m. on Friday, February 6, and will reopen as Beacon Bank on Monday, February 9.
- The Call Center will close at 4:00 p.m. on Friday, February 6, and will reopen on Monday, February 9 at 8:00 a.m.

## Checks

- You may continue to use your existing bank checks until you need to reorder new ones. When a reorder is placed, you will receive Beacon Bank checks.

## Direct Deposit & Automatic Payments

- Direct deposits and automatic payments will not be affected — current routing numbers will still be recognized.

## Loans

- Terms of your loan will not change.
- Automatic and ACH payments will continue to be processed without interruption.
- Mail-in payments made after February 9 should be mailed to **Beacon Bank, PO Box 4129, Woburn, MA 01888-4129**.

## Online & Mobile Banking

- Full access to Online & Mobile Banking will remain available through 5:00 p.m. on Friday, February 6.
- Beginning on Monday, February 9, you will be able to log in to Beacon Bank Online & Mobile Banking using your current username. Please be prepared and take note of your login credentials before February 6.
- **Online & Mobile Banking users will receive an email in January with more information.**

## Online Bill Pay

*(revised 1/9)*

- Access to Bill Pay will be unavailable as of **5:30 p.m. on Thursday, February 5**.
- Bill Pay will be available on Monday, February 9, by logging in to Beacon Bank Online & Mobile Banking.
- All payees, including scheduled and recurring payments, **will** transition to Beacon Bank Bill Pay.
- Bill Pay history and alert notifications will also transition.
- **Online & Mobile Banking users will receive an email in January with more information.**

## Statements & Transaction History

- A statement will be issued on February 6 prior to converting to the new platform. You will receive either a paper statement, or electronic version, dependent on your current method of delivery.
- For eStatement customers, we recommend downloading your bank statements and tax notices prior to February 6.
- For Online & Mobile Banking, transactional history will be available after conversion.

## Telephone Banking

- Telephone Banking will be unavailable as of 5:00 p.m. on Friday, February 6.
- On Monday, February 9, Telephone Banking will be available at 888-685-8300.

# Key Dates

Below is when to expect changes as we transition all accounts and services to Beacon Bank.

## Prior to Friday, February 6, 2026

*(revised 1/9)*

- ATM deposit availability may be limited.
- Access to Bill Pay will be unavailable as of **5:30 p.m. on Thursday, February 5th.**
- For eStatement customers, we recommend downloading your statements and tax notices prior to February 6.

## Friday, February 6, 2026

- Branches will close at 3:00 p.m.
- The Call Center will close at 4:00 p.m.
- Full access to Online & Mobile Banking will remain available through 5:00 p.m.

## Saturday–Sunday, February 7–8, 2026

- Branches and the Call Center remain closed.
- Access to Online & Mobile Banking remains unavailable.

## Monday, February 9, 2026

- The transition of accounts and services is complete.
- Branches and the Call Center reopen as Beacon Bank.
- Log in to Beacon Bank Online & Mobile Banking.

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Visit [PCSB.com/merger](http://PCSB.com/merger)

Call 888-808-4700

Monday – Friday: 8:30 a.m. – 5:30 p.m.  
Saturday: 8:30 a.m. – 1:30 p.m.

