

CHECKING CROSS-SELL

*SIMILAR PACKAGE – MAY NOT BE ACTUAL PACKAGE MAILED.

Goal:

Identify existing non-checking customers within the database and send them an offer for a checking account in an effort to increase core deposits.

Strategy:

Select and mail all non-checking households an offer for a premium item or a cash incentive for opening a checking account. By persuading customers to open checking products, and combining that with an offer to expand the relationship by enrolling in direct deposit or online banking, the bank increases deposit balances and solidifies the relationship with the household.

Free \$50 Gift Card

Present this coupon when you open a new HarborOne checking account with Direct Deposit or Online Bill Payment, and you'll receive a \$50 Stop & Shop Gift Card.

New personal accounts only. May not be combined with any other offer. One account per customer. Gift Card will be sent once first direct deposit is received or when first online bill payment transaction is completed. Value of cards may be subject to income tax. Offer expires November 30, 2006, and direct deposit must be activated or first bill pay transaction made by January 31, 2007.

Refer-A-Friend and get a \$25 Gift Card

Your name _____ Complete this coupon, give it to a friend, and we'll mail you a \$25 Stop & Shop Gift Card when they open any new personal checking account with the presentation of this coupon.

Address _____

City/State/Zip _____

Daytime Phone _____

New personal accounts only. Limit one gift card per new member. This coupon may be copied, and there is no limit to the number of referrals you can make. Value of cards may be subject to income tax. Offer expires November 30, 2006.

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PO Box 720
Brookton, MA 02303-0720

Mr. WordCom A. Sample
56 Main Street
Ellington, CT 06029-3315

Free Grocery Gift Card - \$50 Or More!
details inside

PO Box 720
Brookton, MA 02303-0720

You can get a \$50 Stop & Shop Gift Card! Get even more when you refer a friend!

Mr. WordCom A. Sample
56 Main Street
Ellington, CT 06029-3315

Dear Mr. Sample:

At HarborOne, we value our members. That's why we want you to know about this special offer. Just open any HarborOne checking account and sign up for Direct Deposit or Online Bill Pay, and we'll give you a \$50 Gift Card good at any Stop & Shop!

Pick the account that's right for you!

We have developed three personal checking plans, and one is sure to be just right for you. You can choose our popular **Totally Free Checking**, which has no minimum balance and no monthly charges no matter how many checks you write. Or, you can opt for the more extensive features that come with our **Advantage Blue** or **Advantage Gold Checking**.

Get \$25 more every time you refer a friend!

Complete the enclosed Refer-A-Friend coupons and share them with your family and friends. You'll receive a \$25 Stop & Shop Gift Card for every referral that results in a new checking account during our promotional period.

These exciting offers are our way of saying thank you for being a HarborOne member. To open your checking account, simply bring your coupon to any of our convenient locations, and we'll do the rest. Don't delay – this offer is good through November 30, 2006. If you have any questions, please call us toll-free at 1-800-244-7592. We look forward to your visit!

Yours truly,

Signer Name _____
Signer Title _____

P.S. We'll be having two monthly drawings for a \$250 Stop & Shop Gift Card followed by a Grand Prize drawing for a \$1000 Gift Card on November 30, 2006*. Stop by any office and enter today!

*Official contest rules are available at any HarborOne branch.

OFFICES in Abington • Bridgewater • Brockton • Canton • Easton • Middleborough • Randolph • Raynham
 LOOK OFFICES in Centerville • Plymouth

Total Mailed: 9,959
Checking Deposits: \$563,985
Checking Accounts Opened: 294
Direct Open Rate: 3.0%
All Deposit Balances: \$5,565,400
All Deposit Accounts Opened: 732
ROI: 1003%

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