

Your **Vote** Counts!

HARBORONE BANCORP, INC.

2021 Annual Meeting

Vote by May 25, 2021

11:59 PM ET



HARBORONE BANCORP, INC.
ATTN: INEZ FRIEDMAN-BOYCE
770 OAK STREET
BROCKTON, MA 02301



D44912-P48487

You invested in HARBORONE BANCORP, INC. and it's time to vote!

You have the right to vote on proposals being presented at the Annual Meeting. **This is an important notice regarding the availability of proxy materials for the shareholder meeting to be held on May 26, 2021.**

Get informed before you vote

View the Notice of the Annual Meeting, 2021 Proxy Statement, and the 2020 Annual Report to Shareholders online OR you can receive a free paper or email copy of the material(s) by requesting prior to May 12, 2021. If you would like to request a copy of the material(s) for this and/or future shareholder meetings, you may (1) visit www.ProxyVote.com, (2) call 1-800-579-1639 or (3) send an email to sendmaterial@proxyvote.com. If sending an email, please include your control number (indicated below) in the subject line. Unless requested, you will not otherwise receive a paper or email copy.



For complete information and to vote, visit www.ProxyVote.com

Control #

Smartphone users

Point your camera here and vote without entering a control number



Vote Virtually at the Meeting*

May 26, 2021
10:00 AM EDT

Virtually at:
www.virtualshareholdermeeting.com/HONE2021

*Please check the meeting materials for any special requirements for meeting attendance.

THIS IS NOT A VOTABLE BALLOT

This is an overview of the proposals being presented at the upcoming shareholder meeting to be held on May 26, 2021. Please follow the instructions on the reverse side to vote on these important matters.

Voting Items	Board Recommends
1. To elect the four Class II director nominees named in the proxy statement to serve on our Board of Directors for a term of three years and until their respective successors are duly elected and qualified.	
1a. Gordon Jezard	✔ For
1b. Wallace H. Peckham, III	✔ For
1c. William A. Payne	✔ For
1d. Mandy Lee Berman	✔ For
2. To ratify the appointment of Crowe LLP as our independent registered public accounting firm for the fiscal year ending December 31, 2021.	✔ For