

Share Sale Program Enrollment Form

I/We read and acknowledge the terms and conditions of the CST Share Sale Program and I/we hereby request to sell:

¹ Name of the Stock	² Account Number
HARBORONE BANCORP, INC.	

³ Full Name of the Owner (exactly as it is on the Certificate and/or statement)	⁴ Address of the Owner

⁵ Represented by Certificate(s) Numbers (write in all certificate numbers being submitted for sale)	⁶ Total Number of Certificated Shares (if applicable)	+	⁷ Number of DRS or Book Entry Shares	=	⁸ Total Number of Shares to be Sold

⁹ _____
Date

¹⁰ _____
Signature of Registered Shareholder or Legal Representative

¹¹ _____
Daytime Telephone Number

¹² _____
Signature (if Joint Owner or second Fiduciary Representative)

¹³ _____
Email Address

IMPORTANT – READ CAREFULLY:

The signature(s) to this assignment must correspond with the name as printed upon the face of the certificate(s) / DRS Advice without alteration or any changes whatsoever.

In certain instances, the signature of the person executing this Share Sale Program Form must be guaranteed by an Eligible Guarantor (Financial) Institution such as a Commercial Bank, Securities Broker Dealer, Credit Union or Savings Association participating in a Medallion Program approved by the Securities Transfer Association.

Please note that no other Form of guarantee is acceptable.

¹⁴ AFFIX MEDALLION STAMP (if applicable)

Note: Physical Certificates must be mailed to CST to request a sale. Accounts registered in the name of a Corporation will require a properly signed Corporate Resolution identifying the individual/individuals authorized to transact and sign on behalf of the corporation. All sale requests registered to a corporation must include a Medallion Signature Guarantee, regardless of value. Form with Medallion Signature Guarantee and Corporate Resolution must be mailed to CST in order to request a sale. All sale requests for foreign accounts will require valid government identification documentation of the authorized signer. The Sale Check will be sent to the Address on Record. Checks for accounts that had address changes within 2 weeks of the sale will be mailed 10 business days after the address was changed.

If the Share Sale Form does not necessitate certificates or a Medallion Stamp, then this form can be scanned and e-mailed to DRP@continentalstock.com or faxed to 212.616.7612.

Alternatively, the Share Sale Form and the supporting document(s) should be mailed to:

Continental Stock Transfer & Trust
Attn: DRP Department
1 State Street
New York, NY 10004

Disclosure: Continental Stock Transfer & Trust, or any of its employees, does not provide financial advice. As such, we suggest that you consult a lawyer, financial advisor or tax professional regarding your transaction. By completing and submitting the Share Sale Program Enrollment Form to Continental Stock Transfer & Trust for the sale of the aforementioned shares, you are agreeing to abide by the terms of the Share Sale Program Enrollment Form which are disclosed in the prospectus. Continental Stock Transfer & Trust, at its discretion may alter, delete and amend any components of the Share Sale Program Enrollment Form. **CST reserves the right to decline to process a sale if it determines, in its sole discretion that supporting legal documentation and/or a Medallion Signature Guarantee is required or may adversely affect the share price.**

Share Sale Program Enrollment Form

1. Insert the **Name of the Stock** for the shares that are being sold. This program is only available to participating corporations. Please review the list of participating corporations prior to submitting this enrollment form.
2. The **Account Number** represented on the DRS or Book Entry Statement.
3. The full **Name of the current Owner**. This name (Registration) must correspond with the name on our records. If the proceeds of the sale are intended to be issued to someone other than the current Owner, a **Stock Power Form** must accompany the **Share Sale Program Enrollment Form**.

Note: If **Owner (Registration) is a Trust** and the individual effectuating the sale is not named in the trust title OR as a trust executor. A **copy of the Trust's first page** (showing the full title of the Trust) and the **Trust's last page** (showing the list of trust executors and signatures) is also required.

4. The **Address of the Owner**. This address must correspond with the address on our records. The Sale Check will be sent to the Address on Record. Checks for accounts that had address changes within 2 weeks of the sale will be mailed 10 business days after the address was changed.
5. **The Certificate Number(s)** which is typically located in the upper left hand corner of the certificate (include prefix, if any)
6. **Number of shares** being sold that are represented by a Physical Stock Certificate in Box #5.
7. **Number of shares** being sold that are represented by a DRS or Book Entry Statement
8. **Total Number** of Shares to be sold.
9. Provide the **Date** the Share Sale Program Form is being completed.
10. **Signature** of the owner or authorized representative. **No Electronic Signatures**
11. Indicate your **Daytime Telephone Number** in case we need to contact you.
12. **Signature** of an additional owner (Joint Owner) **No Electronic Signatures**
13. Provide a valid **Email Address** in case we need to contact you.
14. **If applicable**, sign the Share Sale Program Form before an authorized representative of an Eligible Medallion Guarantor (Financial Institution such as a Commercial Bank, Broker Dealer or Credit Union) participating in one of the **Medallion Guarantee** programs approved by the Securities Transfer Association. Please be aware that this is the only acceptable form of signature guarantee. A signature guarantee by a Notary Public or any institution not participating in an eligible medallion program is not acceptable. If a joint account or if there are multiple fiduciaries (co-trustees, co-executors etc.), all signatures are required and must be guaranteed.

The scenarios wherein a Medallion Guarantee would be required to effectuate the sale of shares:

- The **Owner (Registration) is a Corporation**. A **copy of the Corporate Resolution** is required along with a Medallion Guarantee of the individual that is named and authorized in the Corporate Resolution to act on the behalf of the corporation.

If necessary, we recommend mailing the documentation by registered or certified mail, return receipt requested or some other form of traceable courier service such as FedEx or UPS. If the package includes certificates, we also suggest that the package is insured for 5% of the current value of the shares. In the event of a mail loss, a surety bond, of up to 5%, may be required to replace the certificates.

Continental Stock Transfer & Trust
Attn: DRP Department
1 State Street
New York, NY 10004

SHARE SALE PROGRAM

Offered By:

CONTINENTAL STOCK TRANSFER & TRUST COMPANY

As the transfer agent for your company's shares, Continental Stock Transfer & Trust Company (CST) offers a Share Sale Program. This program allows you to sell any or all of your direct registration (DRS/Book) shares without having to move them to a stock broker. If you hold physical stock certificates, you must mail them to CST for deposit into DRS/Book entry in order to facilitate a sale. Certificates should be sent via certified or registered mail. In order to participate in the Share Sale Program the stock must be traded on the open market. Shares of private companies are not eligible to be sold through the plan. Shares that are restricted are not eligible to be sold until the restriction is removed.

Submit a Sale Request

Sale requests can be made in the following ways.

Written request with the appropriate signatures can be scanned and

- **emailed** to: drp@continentalstock.com
- **faxed** to: 212.616.7612
- **mailed** to:

Continental Stock Transfer & Trust
Attn: DRP Department
1 State Street 30th Floor
New York, NY 10004

Online

Once a shareholder has established an online account with CST, a sale of book entry or DRS shares can be requested by clicking on the "Sell Shares" option under Action Items.

To establish an online account please contact CST at 800.509.5586, prompt 7, Monday-Friday 8:00am to 6:00pm eastern time or via email at cstmail@continentalstock.com.

Note: Physical Certificates must be mailed to CST in order to request a sale. Accounts registered in the name of a Corporation will require a properly signed Corporate Resolution identifying the individual/individuals authorized to transact and sign on behalf of the corporation. All sale requests registered to a corporation must include a Medallion Signature Guarantee, regardless of value. Form with Medallion Signature Guarantee and Corporate Resolution must be mailed to CST in order to request a sale.

All sale requests for foreign accounts will also require valid government identification documentation for the signer.

Sale Procedures

Sale requests will be processed as Batch Orders. CST will combine each sale request with others for the same security and process as one sale. Sales are normally processed within 5 business days of receipt. Batch orders can be traded over multiple days depending on the number of shares sold and the average volume of shares traded by the security. The price per share sold will be the weighted average price for all shares sold in a batch. A check for the proceeds will be issued to the registration and address of record usually one business day after settlement date of the sale. The proceeds check amount will be net of applicable sale fees and backup withholding tax, if applicable.

Timing and Control

Shares are sold for the Plan on specified dates or during specified periods. As a result, you do not have any control over the price at which shares are sold for your account, and you may receive a lower sales price than if you had sold the shares outside of the Plan. You bear the risk of fluctuations in the price of the shares being sold.

Sale Fees

- \$25.00 Transaction Fee
- \$0.12 Broker Commission per share

Additional Information

You may call us at

- Tel: 800.509.5586 Monday - Friday, prompt 7, 8:00 a.m. - 6:00 p.m. eastern time