



CONSUMER BANKING SERVICES AND FEES

Locally Owned. Locally Operated. Locally Committed.

ATM / DEBIT		
Transactions using the AllPoint® or Money Pass® Networks	FREE	
Non-Proprietary Transactions		
Balance Inquiry	.75	
Domestic Withdrawals/Transfers	1.00	
Domestic Denied Transaction	.50	
International Withdrawals/Transfers	2.00	
International Denied Transaction	1.00	
International Inquiry Transaction	1.00	
International Purchases and Withdrawals	3% of transaction amount	
CASHIER'S CHECK (account holders only)	5.00	
CHANGE OF OWNERSHIP/BENEFICIARY/REGISTRATION (subject to Bank approval)		
All Deposit Accounts	50.00	
COLLECTIONS (Deposits, Cashed Items, Payments)	Cost Varies	
CONTINUOUS OVERDRAFT FEE	5.00 per day	
(Up to a maximum of \$20 per occurrence)		
DEBIT CARD REPLACEMENT		
Rush Fee	25.00	
DUPLICATE FORMS AND DOCUMENTS		
Check image in excess of 24 per year	2.00	
Statement, Tax Form, Plan or Other Document, etc.	5.00	
EARLY ACCOUNT CLOSURE FEE		
(if account is closed within 60 days of account opening)		25.00
ESCHEATMENT FEE (one-time fee)	10.00	
INSTANT STATEMENT (a/k/a account history)	5.00	
LEGAL PROCESS		
Account Subject to Legal Proceeding	50.00	
IRS Audit Confirmation - certified notice	10.00	
Tax Levy Fee	100.00	
Writ of Execution/Garnishment/Attachment	150.00	
NON-CUSTOMER CHECK CASHING	5.00	
(Checks drawn on Eastern Savings Bank only)		
NON-SUFFICIENT FUNDS (per presentment)		
ACH, ATM, Debit, Check, Draft, Electronic Presentment	35.00	
NOTARY SERVICE CHARGE		
Account holders	FREE	
Non-Customers	per document 4.00	
PERSONALIZED CHECKS		Price based on style
PHOTOCOPIER USAGE FEE		per copy 2.00
RESEARCH OR ACCOUNT RECONCILIATION		
(1/2 hour minimum in 15-minute increments)		per hour 25.00
REGULATED PLANS (IRA and Coverdell ESA Accounts)		
Trustee to Trustee Transfers	FREE	
Required Minimum Distribution	FREE	
Recharacterizations (per account)	25.00	
Change of Beneficiary	10.00	
RETURNED MAIL		5.00
RETURNS (per presentment)*		
Returned Deposited/Cashed Item (drawn by a third party)	5.00	
Returned Deposited/Cashed Item (drawn by the account holder)	30.00	
SAFE DEPOSIT BOXES		
Rental	Price Varies	
Key Deposit	25.00	
Drilling or Lock Replacement	At Cost	
Missed Drilling or Lock Replacement Appointment	At Cost	
SAVINGS BOND REDEMPTION		FREE
SIGNATURE GUARANTEE (account holders only)		10.00
STOP PAYMENT (All Payment Authorizations)		30.00
TELEPHONE TRANSFER (No charge through EMMA)		5.00
WIRE TRANSFER (account holders only)		
Incoming	15.00	
Outgoing Domestic	25.00	

*If a check is presented for payment more than once without the account having sufficient funds, you may be charged the Returned Deposited/Cashed Item fee for each presentment.

The information contained herein applies to all consumer deposit accounts offered by Eastern Savings Bank.

Some of the fees noted may be waived for certain types of accounts that meet additional eligibility requirements. See specific account disclosures for more information.

Call or visit any Eastern Savings Bank office today. We welcome every opportunity to serve you!

Fullerton 410.661.4412 | Pikesville 410.486.8222 | Lutherville 410.683.1372 | Ellicott City 410.992.8500

EMMA 410.568.6307 | Customer Service 800.787.7ESB | Emergency Hotline 800.544.2939

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