

BANKING SERVICES AND FEES

Eastern Savings Bank has been meeting the financial needs of its customers since 1905. We offer a wide variety of quality products and services. Call or visit any Eastern Savings Bank office today. We welcome every opportunity to serve you!

QUALITY SERVICES

- Telephone Banking (EMMA)
- Online Banking and Bill Payment
- Overdraft Protection
- ATM Cards
- Consumer Checking Accounts
- Savings Accounts
- Kids Club Savings
- Certificates of Deposit
- Regulated Plans
- Travelers' Cheques
- Savings Bond Redemption
- Mortgage Loans

SERVICES & FEES

AMERICAN EXPRESS PRODUCTS

Travelers' Cheques (single signature)	Free
Gift Cheques	1.25

ATM

All Proprietary Transactions	FREE
Non-Proprietary Transactions	
STAR®/NYCE® Balance Inquiry	.75
STAR®/NYCE® Withdrawal/Transfer	1.00
STAR®/NYCE® Denied Transaction	.50
CIRRUS® Balance Inquiry	.75
CIRRUS® Withdrawal/Transfer	1.50
CIRRUS® Denied Transaction	.50
Point of Sale "POS" Transactions	FREE

CASHIER'S CHECK (account holders only)

First Daily Purchase	FREE
Each Additional Purchase	5.00
Replacement (90-day waiting period)	10.00

CHANGE OF OWNERSHIP/BENEFICIARY/REGISTRATION (subject to Bank's approval)

All Deposit Accounts	50.00
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COLLECTIONS (Deposits, Cashed Items, Payments)

Canadian	25.00
International Item in U.S. Dollars	55.00
International (approved countries only)	25.00
Domestic Hard Collection	Correspondent Cost +95.00
International Hard Collection ¹	Correspondent Cost +95.00

Note: Please allow up to three weeks for provisional credit.

COMMERCIAL ACCOUNT MISCELLANEOUS FEES

Currency/Change Orders	
Per Order	5.00
Per Roll or Strap	.25
Deposit Bag	35.00

CURRENCY ORDERS IN EXCESS OF \$2,000

1/2%

DORMANT ACCOUNT

up to 10.00

DUPLICATE FORMS AND DOCUMENTS

Check image in excess of 24 per year	2.00
Loan Document	10.00
Statement, Tax Form, Plan or Other Document, etc.	5.00

EXCESS TRANSACTION FEE (Reg. D)

10.00

INCOMPLETE SIGNATURE CARD

per month 5.00

INCORRECT CERTIFICATION OF TAXPAYER ID#

50.00

"INSTANT" STATEMENT (a.k.a. "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

LINE OF CREDIT OVER LIMIT FEE

25.00

MORTGAGE TELEPHONE PAYMENT FEE

10.00

NON-SUFFICIENT FUNDS

ACH, Check, Draft, Electronic Presentment	30.00
Sustained NSF Fee	per day 5.00

NOTARY SERVICE CHARGE

Account holders	FREE
Non-Customer	per page 4.00

ONLINE BANKING & BILL PAYMENT (EasternEase Online)

FREE

OVERDRAFT PROTECTION

(Refer to loan note for rates, fees, and minimum payment amounts)

Sweep Transfer From Deposit Account	3.00
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PERSONALIZED CHECKS

Price based on style

PHOTOCOPIER USAGE FEE

per copy 2.00

REPLACEMENT

Certificate, Account Evidence, ATM Card	5.00
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RESEARCH (1/2 hour minimum in 15-minute increments)

Up to 12 Months	per hour 20.00
12 Months or Older	per hour 25.00

REGULATED PLANS (IRA and Coverdell ESA Accounts)

Trustee to Trustee Transfers	FREE
Required Minimum Distribution (electronic funds transfer)	FREE
Required Minimum Distribution (by check, by mail, per distribution)	5.00
Recharacterizations (per account)	50.00
Change of Beneficiary	10.00

RETURNS

Returned Deposited/Cashed Item (drawn by a third party)	5.00
Returned Deposited/Cashed Item (drawn by the account holder)	30.00
Returned Loan Payment	Refer to Loan Documents
Returned Mail	3.00
Returned Safe Deposit Box Rental Payment	25.00
Returned Foreign Collection Item	up to 50.00

SAFE DEPOSIT BOXES²

Rental	Price Varies
Lost Key	25.00
Drilling Fees	At Cost
Lock Replacement	At Cost

SAVINGS BOND REDEMPTION

US Series E, H, I, EE, or HH	FREE
Bond Coupons	per envelope 5.00
Bond Issue	15.00

SIGNATURE GUARANTEE (account holders only)

FREE

SPECIAL HANDLING OF STATEMENTS

10.00

STATEMENT RECONCILIATION FEE (1/2 hour minimum)

per hour 20.00

STOP PAYMENT/CONDITIONAL CLEARING OF POST-DATED CHECK

All Payment Authorizations (ACH, Check, Draft)	25.00
Post-Dated Check	25.00
Internet Bill Payment (EEO)	25.00
Lost/Stolen Unsigned Checks	FREE

SUSTAINED LOW BALANCE FEE³

per year 5.00

TELEPHONE BANKING ACCESS (EMMA)

FREE

TELEPHONE TRANSFER⁴ (No charge through EMMA)

2.50

UNCOLLECTED FUNDS

10.00

VERIFICATION (Deposit or Mortgage)

FREE

WIRE TRANSFER (account holders only)

Incoming	FREE
Outgoing Domestic	25.00

*Eastern Savings Bank reserves the right to limit quantities.

¹ Includes items over \$10,000 and unapproved countries.
² Safe Deposit Boxes are not FDIC insured.
³ Failure to bring an account balance up to \$25 minimum within a 6-month period.
⁴ May be subject to Reg. D limitations. Refer to Truth in Savings.



EASTERN SAVINGS BANK®

Established 1905

www.easternsavingsbank.com

● Fullerton 410-661-4412 ● Pikesville 410-486-8222 ● Lutherville 410-683-1372 ● Ellicott City 410-992-8500
 ● EMMA 410-568-6307 ● Call Center 1-800-787-7ESB ● Emergency Hotline 1-800-544-2939
 ● Visit us on the Web at www.easternsavingsbank.com



Member FDIC

Banking Services and Fees effective March 1, 2015. For more information, please call 1-800-787-BANK.