

Select 2 for Spanish language option.  
Otherwise, continue in English...

Press 1 - Access to Your Deposit Accounts

Press 1 - Savings Account

- 1 - Account Balance
- 2 - Transaction Activity
  - 1 - Last 10 Withdrawals and Debits
  - 2 - Last 10 Deposits and Credits
  - 3 - Last 10 Debits and Credits
- 3 - Search for a Specific Transaction
  - 1 - Find transaction by post-date
- 4 - Interest Information
- 5 - Transfer Funds or Make a Payment

Press 2 - Certificate of Deposit

- 1 - Account Balance
- 2 - Transaction History

Press 3 - Checking Account

- 1 - Account Balance
- 2 - Transfer Funds or Make a Payment
- 3 - Transaction Activity
  - 1 - Last 10 Debits and Non-Check Withdrawals
  - 2 - Last 10 Deposits and Credits
  - 3 - Last 10 Debits and Credits
- 4 - Search for a Specific Transaction
  - 1 - Inquiry on a specific check
  - 2 - Find a transaction by post-date
- 5 - Interest Information
- 6 - Account Services
  - 1 - Stop Payment
  - 2 - Order Checks

Press 4 - Retirement

- 1 - Account Balance
- 2 - Last 5 Transactions
- 3 - Additional Information
- 4 - Total Balance & Contribution Information

Press 2 - Transfer Funds or Make a Payment

- Transfer Funds *From* Your Eastern Savings Bank
- 1 - Savings
  - 2 - Checking
- Transfer Funds *To* Your Eastern Savings Bank
- 1 - Savings
  - 2 - Checking
  - 3 - Mortgage
  - 4 - Line of Credit

Press 3 - Loan Account Information

- 1 - Mortgage Loan Account Information
  - 1 - Account Balance
  - 2 - Payment Information
  - 3 - Interest Information
  - 4 - Escrow Information
  - 5 - Loan Payoff Information
  - 6 - Transfer Funds or Make a Payment
- 2 - Line of Credit Account Information
  - 1 - Account Balance
  - 2 - Payment Information
  - 3 - Interest Information
  - 4 - Transaction Activity
  - 5 - Search for a Specific Transaction
    - 1 - Inquiry on a specific check
    - 2 - Find a transaction by post-date
  - 6 - Transfer Funds or Make a Payment
  - 7 - Loan Payoff Information

Press 4 - Change Your Personal ID Number

Enter your social security number and current PIN to confirm your identity. Then, enter your new 6-digit PIN number, followed by the pound (#) key. Verify your new PIN number by repeating this step.

Press 5 - Report a Lost or Stolen Debit Mastercard®

Report lost, stolen, or unauthorized use of debit Mastercard®: 800.754.4128

Press 6 - Rates and General Information

1 - Rate Information

For current interest rates, please visit [easternsavingsbank.com/bank/interest-rates](http://easternsavingsbank.com/bank/interest-rates) or call 800.787.7372 during regular business hours.

2 - Branch Information

For more information on our branch locations, business hours, products, services, rates and more, visit [easternsavingsbank.com](http://easternsavingsbank.com) or call 800.787.7372 during regular business hours.

Press 0 - Speak to a Customer Service Representative

Visit [easternsavingsbank.com/contact](http://easternsavingsbank.com/contact) or call 800.787.7372 during regular business hours.

# Bank at Your Fingertips!

EMMA, Eastern’s Manage your Money Anytime system, allows you to access your financial information 24 hours a day, 7 days a week from any touch-tone telephone. With EMMA you can:

- Obtain account balances
- Obtain transaction history
- Transfer funds between accounts
- Verify that a check has cleared
- Verify that a deposit has been made
- Obtain current mortgage information
- Obtain new loan information (during regular business hours only)

Getting Started

Getting started with EMMA is easy. When you call EMMA at 410.568.6307 (or 877.528.7786 if you live outside the Baltimore Metropolitan Area) you will be asked for your social security number and your Personal Identification Number (PIN). You are now ready to begin! It’s that easy!

From account information to loan information, EMMA and Eastern Savings Bank are here for you around the clock. Call EMMA today!

# Quick Reference to Access Account Information

## Main Menu

**Press 1** for Deposit Account Information  
Press 1 for Savings Account Information  
Press 2 for CD Account Information  
Press 3 for Checking Account Information  
Press 4 for Retirement Plan Balance Information

**Press 2** to Transfer Funds Between Eastern  
Savings Bank Accounts or Make a  
Payment

**Press 3** for Loan Account Information  
Press 1 for Mortgage Loan Account  
Information  
Press 2 for Line of Credit Information

**Press 4** to Change Your Personal Identification  
Number

**Press 5** to Report a Lost or Stolen  
Debit Mastercard®

**Press 6** for Rates and General Information

## Sub-Menu Help Key

- 8 Return to the Previous Menu
- 9 Return to the Main Menu
- 0 Speak to a Customer Service Representative

# EasternEase Online

EasternEase Online is our free online banking and bill payment service. EasternEase Online allows you to pay bills, check account balances, review account history, transfer funds and enroll for eStatements!

All you need to enroll is your checking or savings account number and your last statement balance.

Sign up for EasternEase Online today by visiting [easternsavingsbank.com](http://easternsavingsbank.com) and enjoy banking at your convenience.

## Features

By accessing EasternEase Online, you will be able to utilize a variety of convenient features, such as:

### Manage and Pay Bills

Pay all your bills in one convenient location using our free bill payment service! You can schedule bill payments to be made today, next week, or while you're on vacation. You can even set up recurring payments of fixed amounts such as your mortgage, auto loan, or insurance payments.

### 'Go Green' with eStatements

Save paper and avoid clutter! When you enroll with EasternEase Online, you can also sign up to receive your statements electronically.

### Premium Alerts

When you enroll with EasternEase Online, you can customize email and SMS text<sup>1</sup> message alerts that will connect you with your checking and savings account information.

### Transfer Funds Between Accounts

Let our technology do all of the work for you! Transfer money between your Eastern Savings Bank accounts and external accounts.

<sup>1</sup> When you choose to receive SMS text message alerts, you are agreeing to the [Terms of Use](#) (please visit: [www.easternsavingsbank.com/forms/Alerts-SMS-Terms-of-Use.pdf](http://www.easternsavingsbank.com/forms/Alerts-SMS-Terms-of-Use.pdf)). Standard text message and other rates may apply. See your carrier for details. Send STOP to 20736 to end.

# Locations

**Ellicott City**  
Enchanted Forest Shopping Center  
10060 Baltimore National Pike, Suite G110  
Ellicott City, Maryland 21042  
410.992.8500

**Fullerton**  
4113 Wholesale Club Drive, Suite 130  
Nottingham, Maryland 21236  
410.661.4412

**Lutherville**  
10 W. Ridgely Road  
Lutherville, Maryland 21093  
410.683.1372

**Pikesville**  
1417 Reisterstown Road  
Pikesville, Maryland 21208  
410.486.8222



**EASTERN SAVINGS BANK®**  
Established 1905

**Corporate Headquarters**  
Executive Plaza 2  
11350 McCormick Road, Suite 200  
Hunt Valley, Maryland 21031  
410.785.2200 | 800.787.BANK  
[easternsavingsbank.com](http://easternsavingsbank.com)



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# EMMA



**Eastern's  
Manage Your  
Money  
Anytime**

## Telephone Banking System



**EASTERN SAVINGS BANK®**  
Established 1905