

## Press 1 - Access Account Information

### Press 1 - For Immediate Access to Your Accounts

#### Press 1 - Savings Account

- 1 - Account Balance
- 2 - Transaction History
  - 1 - Last 5 Transactions
  - 2 - Last 5 Deposits
  - 3 - Last 5 Withdrawals
- 4 - Last 5 Posted ATM Transactions
- 5 - Last 5 Automatic Deposits, Withdrawals, and Transfers
- 3 - Funds Transfer and Loan Payments
- 4 - Other Options
  - 1 - Interest Information

#### Press 2 - Certificate of Deposit

- 1 - Account Balance
- 2 - Account History
- 3 - Other Information

#### Press 3 - Checking Account

- 1 - Account Balance
- 2 - Transaction History
  - 1 - Last 10 Transactions
  - 2 - Last 5 Deposits
  - 3 - Last 5 Checks
  - 4 - Last 5 Posted ATM Transactions
  - 5 - Last 5 Withdrawals
  - 6 - Last 5 Automatic Deposits, Withdrawals, and Transfers
- 3 - Funds Transfer and Loan Payments
- 4 - Specific Check Inquiry
  - 1 - By Check Number
  - 2 - By Check Amount
- 5 - Other Options
  - 1 - Interest Information
  - 2 - Order Checks
  - 3 - Stop Payment
  - 4 - Check Photocopy

#### Press 4 - Retirement

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

#### Press 5 - Loans and Lines of Credit

- 1 - Mortgage Loans
  - 1 - Payment Information
  - 2 - Interest Rate and Maturity Date
  - 3 - Transaction History
    - 1 - Last 5 Transactions
    - 2 - Last 5 Payments
    - 3 - Last 5 Disbursements
    - 4 - Detail Payment History
  - 4 - Mailing Address for Loan Payments
  - 5 - Property Tax Bill Information
  - 6 - Additional Information
    - 1 - Interest Information
    - 2 - Escrow Information
    - 3 - Tax Information
    - 4 - Rate or Payment Change Information
- 2 - Lines of Credit
  - 1 - Payment Information
  - 2 - Credit Line Amount Information
  - 3 - To Make a Payment
  - 4 - Transaction History
    - 1 - Last 5 Transactions
    - 2 - Last 5 Payments
    - 3 - Last 5 Disbursements
  - 5 - Additional Information and Options
    - 1 - Interest Information
    - 2 - Account Balance Information

#### Press 8 - Change Your Personal Identification Number (PIN)

### Press 2 - Report a Lost or Stolen Debit Mastercard®

#### Press 3 - Request a Copy of a Tax Form

- 1 - 1099 INT
- 2 - Request Retirement Tax Form
  - 1 - 1099R
  - 2 - 5498

#### Press 4 - Request a Statement

- 1 - Checking Statement
  - 1 - Transactions Since Last Statement
  - 2 - Last Statement
- 2 - Savings Statement

#### Press 5 - Update the Status of Your Inactive Account

#### Press 6 - Request a PIN or PIN Reset

#### Press 7 - Obtain Taxpayer Current and Previous Year-To-Date Interest Information

#### Press 8 - Help with the System

## Press 2 - General Bank Information

### Press 1 - Current Interest Rates

- 1 - CD Rates 18 Months and Under
- 2 - CD Rates 24 Months and Over
- 3 - Jumbo CDs
- 4 - Savings
- 5 - Checking
- 6 - IRAs

### Press 2 - Branch Information

- 1 - Pikesville
- 2 - Lutherville
- 3 - Fullerton
- 4 - Ellicott City
- 5 - Customer Service Center

### Press 3 - Corporate Headquarters

### Press 4 - Loan Information

- 1 - New Loan
- 2 - Refinance

### Press 5 - Request a Loan Payoff or Mortgage Verification

### Press 6 - Wire Instructions

### Press 8 - Help

# Quick Reference to Access Account Information

## Main Menu

Press 1 to Access Account Information

Press 1 for Immediate Access to Your Accounts

Press 1 for Savings

Press 1 for Account Balance

Press 2 for Transaction History

Press 3 for Funds Transfer & Loan Payments

Press 4 for Other Options

Press 2 for Certificate of Deposit

Press 1 for Account Balance

Press 2 for Account History

Press 3 for Other Information

Press 3 for Checking

Press 1 for Account Balance

Press 2 for Transaction History

Press 3 for Funds Transfer & Loan Payments

Press 4 for Check Inquiry

Press 5 for Other Options

Press 4 for IRA

Press 1 for Account Balance

Press 2 for Transaction History

Press 3 for Additional Information

Press 4 for Balance and Contributions

Press 5 for Loans and Lines of Credit

Press 1 for Mortgage Loans

Press 2 for Lines of Credit

Press 8 for Help with the System

## Key

\* Go to Previous Menu

# Repeat Current Menu

0 Speak to a Customer Service Representative

8 Help Menu

9 End Call

# 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
  - ◆ Obtain deposit interest rates
  - ◆ 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). To request a PIN to be mailed to you, call EMMA, press 1 for Account Information, then 6 to request a PIN. You may also contact your local branch. You are now ready to begin! It's that easy!

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

# 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