

EASTERN INTEREST



EASTERN SAVINGS BANK®
Established 1905

A Newsletter for Customers & Friends of Eastern Savings Bank!

January 2021


Happy New Year!

While you may be thinking about health-related new year's resolutions, now is the perfect time to evaluate your financial wellness and assess any financial objectives that you may have for 2021. Here are a few tips and resources to help you start your new year on the right financial foot!

1. Review your credit report. Ordering your credit report is not enough - you'll have to review it carefully. Credit reports may have mistakes, and if there are mistakes, you are the only one who is likely to find them! If you spot suspected errors, dispute them. If you have old credit card accounts you are not using, keep an eye on them to make sure that an identity thief is not using them. Use this 'Credit Report Review Checklist' to help you review each section of your credit report: easternsavingsbank.com/forms/Credit-report-review-checklist.pdf

2. Analyze your budget. Budgets are a great way to determine where you can make significant cuts from last year's spending habits, or even where you can save extra toward your cash cushion funds for next year. While there are many personal financial management tools available, your EasternEase Online enrollment offers compatibility¹ with Quicken®, QuickBooks® and Mint. Enroll in EasternEase Online today: easternsavingsbank.com/bank/easternease-online

3. Create small targets for big gains. For instance, making a weekly savings target helps make saving easier by breaking it up into manageable pieces. This can help you reach your goals and deal with unexpected expenses. As you watch small amounts add up, you'll build confidence and move closer to reaching your goals! The following savings plan tool will help you create an attainable savings plan that works for your personal situation and needs: easternsavingsbank.com/forms/Savings-Plan-Tool.pdf

4. Consider credit counseling services. Reputable credit counseling organizations can advise you on managing your money and debts, help you develop a budget, and offer free educational materials and workshops. Their counselors are certified and trained in consumer credit, money and debt management, and budgeting. They discuss your entire financial situation with you, and help you develop a personalized plan to deal with your money problems. Know which questions to ask during your search with this helpful guide: easternsavingsbank.com/forms/Choosing-a-Credit-Counselor.pdf 

¹ You must have an account with Quicken®, Quickbooks® or Mint to download information from your EasternEase Online account. Eastern Savings Bank is not affiliated with, nor does it endorse, Quicken®, Quickbooks® or Mint. Providing your log-in credentials or password to a third party may increase your risk of identity theft.



January 2021 Holiday Closures

New Year's Day

All branches and corporate offices will be closed on Friday, January 1, 2021, in observance of New Year's Day.

Martin Luther King, Jr. Day

All branches and corporate offices will be closed on Monday, January 18, 2021, in observance of Martin Luther King, Jr. Day.

For our latest COVID-19 updates, please visit: easternsavingsbank.com/covid19



Voices

Celebrating our people, our community, and our diversity of experiences!

In this edition of 'Voices', get to know Sandy Losemann, one of Eastern Savings Bank's recently hired Associates!

What do you love about our community and why?

I love the beauty of our area. My husband and I have a Harley Davidson 'Street Glide Special' and we enjoy riding throughout northern Baltimore, Harford and Carroll counties and up into southern PA. The scenic vistas are so relaxing and renew the soul.

What challenges does our community face?


My personal concern for our community is maintaining the rural charm of the surrounding areas outside of our commercial and more densely developed residential areas. I am a supporter of balancing the economic benefits of development vs. preserving the green spaces and controlling the environmental consequences of over-development.

Why are you proud to work at Eastern Savings Bank? What makes it different from other places to work or other financial institutions?

I love the community-based aspect of Eastern Savings Bank. We give back to our neighborhoods to support the financial and charitable involvement in those communities. It is very gratifying to know that Eastern Savings Bank is actively involved in making our neighborhoods better places in which to live and work. I like the smaller size and the connections that folks have with one another and their customers, both internal and external.

Are there any non-profits that you serve or volunteer with?


Most of my non-profit/volunteer involvement has been through singing. I have been a chorister with Baltimore Choral Arts Society for the last 20 years. I have also sung with church choirs throughout the years. Music and singing have been a huge part of my life for as long as I can remember. I serve as

the Assistant Editor for the Newsletter of the Baltimore Metro Harley Davidson Group Chapter and am a Trustee on the Board for Historic Jessops Church in Sparks, MD. I have volunteered for First Fruits in northern Baltimore County for the last 2 years. I am grateful to work for Eastern Savings Bank, as their commitment to our greater Baltimore area through volunteer activities and generous financial gifts make me proud to be a part of such a caring company. 



Sandy & Rick Losemann

Safety Tips for a Digital Economy in 2021

- **Monitor your purchases.** Be sure to review your credit card bills and bank statements, as well as app and other online transactions for unauthorized purchases or withdrawals. You can review your eStatements and account activity in EasternEase Online and Mobile Banking! Don't forget to immediately contact Eastern Savings Bank if you see anything suspicious: easternsavingsbank.com/contact
- **Sign up for alert services.** Many credit card issuers, banks, and mobile app providers offer services that notify you about certain account activities, such as recent logins from unrecognized devices. When you enroll with EasternEase Online and Mobile Banking, you can customize email and SMS text² message alerts that will allow you to monitor your accounts and get updates.
- **Control activity on cards.** You can get protection for your Eastern Savings Bank debit Mastercard® with SecurLOCK™ Equip. It is a free, simple, and secure app that lets you control activity on your debit Mastercard® from your smartphone by simply turning it on or off with the touch of a button. Find out more information or download the SecurLOCK™ Equip app today with this step-by-step guide: easternsavingsbank.com/forms/SecurLock.pdf 



² When you choose to receive SMS text message alerts, you are agreeing to the [Terms of Use](https://easternsavingsbank.com/forms/Alerts-SMS-Terms-of-Use.pdf) (please visit: 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.

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