

EASTERN INTEREST



EASTERN SAVINGS BANK®

Established 1905

A Newsletter for Customers & Friends of Eastern Savings Bank!

July 2019

Locally Committed...

In May, Eastern Savings Bank Associates volunteered for the Women's Housing Coalition (WHC), a local non-profit organization in Baltimore that is

dedicated to breaking the cycle of homelessness for individuals and families by providing affordable housing and supportive services to enable them to sustain social and financial stability.



ESB Associates worked hard on painting and gardening upgrades to the Margaret Jenkins House in Charles Village, which provides housing for women. The Jenkins House has long served the community. Prior to being owned and operated as permanent supportive housing by Women's Housing Coalition,

Jenkins House was a school, St. Francis School for Special Education, and an orphanage operated by the Franciscan nuns.

In addition to housing, WHC services include case management, advocacy and life skills training. Services are tailored to meet the needs of each individual or family and are based on their individual situations and goals.



For more information about the Women's Housing Coalition, visit: womenshousing.org 

Have student loans or tuition coming due?



Pay for tuition costs or consolidate student loans with our cash-out refinancing options -- and other mortgage loan programs that meet YOUR needs!

Call 800.787.LOAN or visit easternsavingsbank.com to find out how today.

We think outside the box! 



Summer 2019 Branch Hours

The Lutherville and Ellicott City branch offices will be closed on Saturdays from May 25 through (and including) September 1, 2019.

These closures include Labor Day weekend.



Customer Spotlight

Meet Alice | ESB Customer of 38 years!



How did you first become a customer of ESB?

Way back many moons ago, when ESB first opened their doors, I was looking for a bank that gave good interest rates, sound financial advice, and catered to the needs of senior citizens. I was not a senior citizen at that time, but I liked everything ESB had to offer. The branch staff were -- and still are -- genuine, caring people whom I trust very much.

How long have you been with ESB?

I have been with ESB since 1981. I was one of the very first Fullerton customers, when the original (Fullerton) branch was located on Bel Air Road! I remember Susan, Darlene and Agnes, who were there and are still with ESB (in addition to Angela, Kathy and Susan). All good, friendly, knowledgeable people! Many of my family members have also been customers of the Bank for almost 40 years.



What was your first job?

My first job was at Julius Gutman Co., wrapping gifts. My 2nd job was actually working for a bank downtown, in the stop payments department. I worked there until I started my family. Many years later, I worked in a local school where my youngest daughter attended, so I could be closer to her during the day.

What is your fondest memory of ESB and why?

My relationship with my personal banker, Susan Fogle. She is the kind of person who would always update me with the latest promotions and would steer me in the right direction with my options. I once gave Susan an angel as a Christmas gift, because she is my angel! It was a small linen angel, which she hung on her desk lamp for several years. She never got tired of it, and that made me very happy!



What's the best advice you've ever heard?

A penny saved is a penny earned! I was always thrifty, and was not one to owe too much money. I always paid my debts, and I was never, ever late when sending a check or a payment. I think many younger people could benefit from learning how to save for the future -- my advice to them would be to "always be prepared for what the future holds."

What do you love most about ESB?

I love the holidays at ESB! They offer poinsettias, calendars, giveaways and goodies for snacking to their customers who visit their branch locations, usually on Fridays during the month of December. ESB takes very good care of its customers, and they know everyone by first name, which is refreshing. When I was very young, my "piggy bank" was my main source of savings. Now, it is ESB! What's there not to love about ESB?

Do you have a bucket list? If so, what's on it?

To live to be 100!

If you could go back in time, is there anything that you would do differently?

I feel very satisfied and thankful for how my life has been. No regrets! 🍏

Scam-Free Vacation Season

Right now, you probably have beaches on the brain or you're thinking about that long-planned trip abroad. Before you head out, take steps to help keep your dream vacation from becoming a nightmare.

Visit the [FTC Consumer Information website](https://consumer.ftc.gov) (consumer.ftc.gov) to find out how. 🍏



Locally Owned. Locally Operated. Locally Committed.
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