

# EASTERN INTEREST



**EASTERN SAVINGS BANK®**

Established 1905

*A Newsletter for Customers & Friends of Eastern Savings Bank!*

July 2020

## Board *Spotlight* Get to know ESB's Chairman of the Board, Beth Goldsmith

**Eastern Savings Bank ("ESB") is an important part of Harold Goldsmith's legacy. Describe Eastern Savings Bank in your own words, and what it means to you.**

I was pregnant with my son Josh when Harold was looking into purchasing a bank. He had co-owned Merry Go Round with Leonard "Boogie" Weinglass at the time and while he loved that business, it was never his passion. He just wasn't a fashion icon (Boogie was!) and was more of a real estate guy.

Harold was very intrigued by the concept of a bank because if there was anything Harold knew and understood, it was money - and money never went out of style! Serendipitously, Harold attended his high school reunion (Baltimore City College) and ran into David Daneker, whose family owned ESB (which was called Eastern Savings and Loan at the time). They talked about the Bank and as they say, the rest was history! I was there from the start of this journey, which makes ESB that much more special to me because I knew everything about it all along the way. I was there for its birth while at the same time our new life together was just starting -- and I was also about to give birth, so ESB felt like my baby!

**You've been the dedicated Chairman of the Board at Eastern Savings Bank for 29 years. What inspires you to keep going?**

When Harold died, I was asked to be on the Board because it was such a family vibe and everyone felt it was important that the family was going to keep it. Now, 29 years later, it's still such an integral part of me. Harold's legacy is really what my whole life

is, whether it's the Bank or my philanthropic work is all about. I feel like he left me to do it for him.

During the horror days of the financial crisis in 2008, I was so determined to keep the Bank and to me it was Harold's reputation on the line. I couldn't let us fail and it was important to continue honoring him and to keep his legacy alive.

**This year, Eastern Savings Bank became a corporate sponsor of The Associated Jewish Federation of Baltimore -- and you became the organization's Chairman of the Board as of July 1st!**

**Tell us more about The Associated! How did you become involved? What does this opportunity mean to you?**

I'm really excited and proud to become Chairman of the Board of [The Associated!](#) I've been involved with them as a volunteer for 42 years. I've had every job there, including being in charge of fundraising, community planning, allocating budgets, meeting with all the agencies, etc. It's been my life's work, and finally I'm here as Chairman of the Board! It's very much professionally driven, and they have some of the most impressive people I could ever imagine. Marc Terrill, President of The Associated, calls our volunteers the "secret sauce". Whenever he gives speeches and talks about what we do, he calls the lay leadership the secret sauce to what makes Baltimore so special. I'm going to lead the organization for the next 2 years, so for me to have this opportunity, particularly in this monumental time, is incredible, awesome and hugely challenging and I'm super excited!



*Beth Goldsmith and The Goldsmith Family Foundation receive the Everyman Award at Everyman Theatre's Annual Winter Gala, 'A Midwinter Night's Dream,' on January 12, 2019 at the Lord Baltimore Hotel.*

**As a woman who has held several leadership roles, what advice do you offer to other females who aspire to follow your footsteps one day?**


One basic is to definitely work on your public speaking. Unfortunately, many people, especially women, are so afraid of public speaking that they stay in the background when they could be fabulous leaders!

Also, being a good listener is essential. It's how I made it work at the Bank when I knew nothing about banking. I had a Board of incredibly smart people who knew everything about banking. It's how I learned the business. It's just as important in any other business setting to listen and reflect back on what people said.

Anywhere I go, I'm proud of being Chairman of the Board of the Bank. It's an impressive title especially for a woman!

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## Despite our differences, we all belong...

Eastern Savings Bank condemns all forms of racism, violent or casual. Racial injustice and inequity affect us all directly and indirectly. Thus, there is no better time for each of us to take the recent tragic events and turn them into an opportunity to reflect on how we can individually do better to respect and honor the ways in which we are similar, and also appreciate how we are different. Eastern Savings Bank and its associates provide civic leadership and facilitate economic growth by offering quality products and services to our community. We can also take further steps to enhance economic inclusion, promote greater diversity within our workforce and open doors of opportunity for all. We pledge, and invite others, to listen and engage in honest discussions about the negative impacts racism has on us individually, and as whole so we can be a part of the solution. 



## Coming Soon...

We have some exciting new products and features arriving soon, including:

- ⓔ Debit Mastercards® with contactless payment technology and card controls.
- ⓔ EasternEase Checking - Our NEW simple online checking account with zero minimum balance and zero monthly maintenance fees if you meet the account requirements<sup>1</sup>.
- ⓔ Premier Checking - A NEW checking account tailored to those who want to take advantage of the most benefits ESB has to offer, and earn preferred rates on CD accounts.
- ⓔ ... and much more! Keep a close eye on your mail for more details!

## Debit Mastercard®

Eastern Savings Bank will soon be offering debit Mastercards® with contactless payment technology and card controls!

### Card Controls with SecurLOCK™ Equip

SecurLOCK™ Equip 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!

### Contactless Payment Technology

Our debit Mastercard® includes contactless payment technology. Contactless payment works on your everyday purchases - just tap your card to pay and you're on your way (merchant may require a PIN).

*The debit MasterCard® is accepted at millions of merchant locations worldwide and can even be used to automatically pay monthly bills. When you use your debit MasterCard® to shop online, by phone or in a store, every purchase is backed by Zero Liability protection. With MasterCard® Global Service, you will receive around-the-clock customer service assistance with lost and stolen card reporting.* ⓔ



## Finding an ATM is easy!

Our debit Mastercard® may be used to withdraw available funds from your account, fee-free<sup>2</sup> at Allpoint® or MoneyPass® ATMs. We participate in the following ATM networks: Allpoint®, Cirrus®, MoneyPass®, NYCE® and STAR®.

Use the Allpoint® or MoneyPass® Network's online ATM locator by visiting their website(s) below:



[allpointnetwork.com/locator.aspx](http://allpointnetwork.com/locator.aspx)



[moneypass.com/atm-locator.html](http://moneypass.com/atm-locator.html)

You can also download the Allpoint® and MoneyPass® apps for free on your mobile device!



<sup>1</sup> Must be enrolled in EasternEase online, eStatements and direct deposit or a \$6 monthly maintenance fee may apply.

<sup>2</sup> Eastern Savings Bank provides ATM surcharge-free withdrawals at ATMs that participate in the Allpoint® or MoneyPass® networks. Some ATM owners that are not part of these networks may impose a surcharge fee for using their ATM. We participate in the following ATM networks: Allpoint®, Cirrus®, MoneyPass®, NYCE® and STAR®. Refer to your account disclosure for additional information or contact our local branch office if you have any questions.



## Board Spotlight - Get to Know ESB's Chairman of the Board, Beth Goldsmith

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### Do you have any hidden talents?

No hidden talents. However, my not-so-hidden talent is public speaking! I love to sing but I don't have a good voice; however, I am great at speaking publicly and being a spokesmodel. I'm the spokesmodel for the Associated!

Another one of my strengths is that I have a lot of leadership training, which comes from my career as an educator.

### You're a former educator (thank you for your service!). The coronavirus pandemic gave us all a much deeper appreciation for our educators all over the country and world. What advice can you give to educators and future educators during these difficult times?

Teaching was my dream as a little girl! I believe that it's not a profession or an education, it's a personality type. Most places I go, people say to me, "you were a teacher weren't you?" I have that controlling, take charge personality and I've always loved teaching children, more so than adults! My advice would be that the child is the most important thing! If you don't feel the need to help another human, then I don't think you should even be a teacher because it is not about the lessons - it's about being a role model to another human being.

### Speaking of education, tell me more about the Goldsmith Family Foundation.

Another one of the greatest gifts Harold ever gave me! Harold founded it and it is

dedicated to education. Our mission is to enhance educational opportunities for the youth of greater Baltimore.

We do this by providing grants to cultural institutions like the symphony, art museums, libraries, theatres, and other various community education programs that bring school students in, or that send teachers or artistic residencies within the schools. There are so many great programs that we have funded over the years and many that we continue to fund (to name a few, we have provided support to the Baltimore Symphony, Teach for America, Everyman Theatre, Bridges, GEM (Girls Empowerment Mission), etc.

One of our largest grants goes to the Center for Talented Youth at Johns Hopkins, which takes gifted kids from all over the U.S. and gives them accelerated coursework in the summer. It feels great that we are making a difference in greater Baltimore.

### You've been such an inspiration to so many! Who inspires YOU?

Harold. He saw something in me and then completely nurtured it and gave me my wings to do it. He was tough, larger than life, and an incredible human being in so many ways. My life was forever changed the day he died, and as horrific as that was and as terrible as the changes were for me and for his kids, he changed my life way more by living, even for the short period of time we were able to be in each other's lives. I'm also inspired by people who find (and follow)

their passions. For many people, it can be a struggle and I admire those who are against all odds and yet fulfill their own dreams - that to me is heroic.

### What do you wish to be remembered for?

In Aspen, I used to frequent this grocery store. All of the employees spoke Spanish but had name tags, so it always made me happy to know their names when I would talk to them. Because Aspen is like a small town, the store would post pictures of people who recently died, along with a nice little article about them. I always imagined that, if I died, and my picture went up there, that they would see my picture and remember me as the nice lady who always talked to them. 



Beth and Harold Goldsmith

## Supporting Our Frontline Heroes

In May, Eastern Savings Bank sponsored a dessert tray to the Johns Hopkins Hospital's ER Department in support of our local frontline heroes who helped keep our communities safe and healthy during the COVID-19 pandemic.

The dessert tray was made with love by Quinn's Ice, a lactose-free ice cream food truck based in Baltimore.

Quinn's Ice matched ESB's dessert tray with 2 additional trays which were then donated to [The Club at Collington Square](#), an after-school and summer program serving children in Baltimore City. 



Follow [Quinn's Ice](#) on social media:



## Important Notice: Change in Branch Hours

Effective June 29, 2020, our branch hours of operation have been expanded to:

**Monday - Thursday**  
9:00am - 3:30pm

**Friday**  
9:00am - 6:00pm

**Saturday**  
9:00am - 1:00pm

All branches will be closed on Saturday, July 4th in observance of Independence Day.

Customer Service Center: 800.787.7ESB 

*Locally Owned. Locally Operated. Locally Committed.*

[easternsavingsbank.com](http://easternsavingsbank.com)

