

EASTERN INTEREST



A Newsletter for Customers & Friends of Eastern Savings Bank!


May 2020

AVOID CORONAVIRUS SCAMS

Here are some tips to help you keep the COVID-19 scammers at bay:

- **Hang up on robocalls.** Don't press any numbers. Scammers are using illegal robocalls to pitch everything from scam Coronavirus treatments to work-at-home schemes. The recording might say that pressing a number will let you speak to a live operator or remove you from their call list, but it might lead to more robocalls instead.
- **Ignore online offers** for vaccinations and home test kits. Scammers are trying to get you to buy products, online or in stores, that aren't proven to treat or prevent the Coronavirus disease 2019 (COVID-19). At this time, there also are no FDA-authorized home test kits for the Coronavirus.
- **Fact-check information.** Scammers, and sometimes well-meaning people, share information that hasn't been verified. Before you pass on any messages, contact trusted sources.



For more COVID-19 related scam prevention tips and information, visit:
consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing 



SOCIAL DISTANCING & EASTERNEASE ONLINE & MOBILE

EasternEase Online & Mobile enables you to exercise social distancing and conduct your banking transactions at the same time. If you aren't using these services, sign up today by visiting easternsavingsbank.com.

EASTERNEASE ONLINE


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.

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.

CHECK ACCOUNT BALANCES AND TRANSACTIONS Access account details and activity, view current balances for your checking and savings accounts, and even see images of your cleared checks - all within the same online banking platform!

EASTERNEASE MOBILE APP

If you've enrolled in EasternEase Online*, you can use 'EasternEase Mobile', our free mobile banking app. The app has features like mobile check deposits, bill payments, internal transfers and more, all while using your mobile or handheld device.

MOBILE DEPOSITS Deposit checks when you want, where you want, through the 'EasternEase Mobile' App. Use our free remote deposit capture service to snap a photo of your endorsed check to deposit it online. For assistance with this feature, call 800.787.7372, during normal business hours. 

Download the App Today!



*You must have an existing user account with EasternEase Online to utilize the EasternEase mobile app. Subject to availability requirements. Mobile deposits are subject to verification and may not be available for immediate withdrawal. Deposit limits and other restrictions apply. Refer to your Electronic Banking Disclosure & Agreement for details.

ECONOMIC IMPACT PAYMENT SCAMS

If eligible and you have not already received your federal economic impact payment, you can check your payment status via the online form through the IRS website: irs.gov/coronavirus.

The IRS will never contact you for this information! No one has early access to this money, and anyone that claims to is a scammer.

You can report scammers at: ftc.gov/complaint

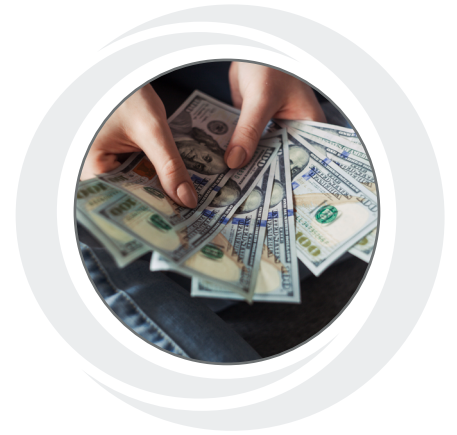
What to do

Most people don't have to do anything to get their money because the IRS will use the same payment method – direct deposit, Direct Express debit card, or paper check – used to send you your tax refund, Social Security, retirement, or other government benefits money.

If the IRS doesn't have your direct deposit information, you can go to the "Get My Payment" feature at: irs.gov/coronavirus and let them know where to send your direct deposit (you only need to do this if you didn't give the IRS your bank information on your 2018 or 2019 return).

If you don't usually file a tax return, go to irs.gov/coronavirus to access the "Non-filer" portal and to figure out what, if anything, you have to do to claim your money.

For more COVID-19 scam prevention tips, visit the FTC's Consumer Information Blog at: consumer.ftc.gov/blog 




KEEPING YOUR MONEY SAFE

While Eastern Savings Bank has adjusted its hours and services to observe Centers for Disease Control (CDC) guidance on social distancing, that doesn't change the fact that our FDIC-insured deposit accounts remain the safest place for you to keep your money!

FDIC's [Electronic Deposit Insurance Estimator \(EDIE\)](https://edie.fdic.gov) can help you determine deposit insurance coverage based on accounts you already have with a bank or accounts you are considering opening. Find additional help using the EDIE Calculator at FDIC deposit insurance coverage: edie.fdic.gov/calculator.html

As a reminder, keeping large sums of cash in your home is not advisable because it puts these funds at risk of theft, fire, flood, loss, or damage.

During these uncertain and troubled times, trust in Eastern Savings Bank to help protect you and your money! 

Locally Owned. Locally Operated. Locally Committed.

easternsavingsbank.com

