

EASTERN INTEREST



EASTERN SAVINGS BANK®

Established 1905

A Newsletter for Customers & Friends of Eastern Savings Bank!

November 2019


Thank You!

We truly value and appreciate our customers, so we are celebrating YOU with “Festive Fridays” in December!

Every Friday during the month of December*, visit any of our four branches for complimentary refreshments, stay and chat a while and meet with old friends (or make new ones).

In addition, visit any branch on Friday, December 13th for a special free gift!

We thank you for being a loyal customer of Eastern Savings Bank!

**During normal branch hours of operation. Gifts are in limited quantities, while supplies last!* 

Beware of Fake Check Scams!

Unfortunately, criminals have come to rely on their victim's sense of “security” provided by cashier's checks and official bank checks. Advanced graphics and printing technologies allow scammers to easily create fraudulent and hard-to-detect counterfeit checks in a matter of minutes, adding a sense of legitimacy to their scams. Fake checks can look so real that it's very hard for consumers, or even bank employees, to detect.


For information on three of the most common scams, and tips on how to detect whether or not you are being scammed, view the August 2019 issue of the FDIC's 'Consumer News' at:

[fdic.gov/consumers/consumer/news/august2019.pdf](https://www.fdic.gov/consumers/consumer/news/august2019.pdf) 

Premium Alerts Announcement

We are excited to announce our newly improved Premium Alert notifications feature, now available for EasternEase Online.


With Premium Alert notifications, you can customize email and SMS text* message alerts that will connect you with your checking and savings account information, such as low/high balance alerts, deposits and withdrawals, bill payments and more!

Get started today by visiting the “Manage Alerts” section, under the Customer Service tab when logged into your EasternEase Online account. 

*When you choose to receive SMS text message alerts, you are agreeing to the [Terms of Use](#) (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.

In October, ESB Associates assisted Baltimore Hunger Project (BHP) with packing 600 weekend food packages and writing notes of encouragement, which are distributed to food insecure children throughout Baltimore City and County schools.

About BHP

Baltimore Hunger Project is dedicated to eliminating the growing problem of weekend childhood hunger by feeding bodies and minds. They are bridging the gap between Friday and Monday by consistently providing weekend food packages to children identified as food insecure, in a compassionate and dignified manner. BHP raises awareness about the effects of hunger by establishing partnerships with community members, other organizations, and decision makers. You can find more information about BHP at: baltimorehungerproject.org 



ESB Spotlight

What are a few of your fondest memories of ESB?

The people. It is basically all of the people that I've met here over the years, who are really special!

You've been a dedicated Board Member (ESB family member) for 28 years. How did you originally become involved with Eastern Savings Bank?

28 years!!! I've been on the Board since Harold (Goldsmith) passed away in 1991. I first learned of ESB when Harold bought the Bank from David Daneker and his family. I had been Harold's accountant and friend for many years before he purchased ESB.

I've also known the Bank's President, Yaakov Neuberger, for almost as long as he was a lawyer for Merry Go Round, which Harold also owned. That's how I first met Yaakov, and we've been friends ever since!

Your generation has witnessed many changes in the world, including shifts in culture, technology, medicine and social norms. What advice do you have for the millennial generation?

The advice I have for millennials is that they should be their own person, follow their dreams and do what makes them happy, as much as possible.

Name three things still left on your bucket list.

I used to have a bucket list that included traveling, etc., but now I have a different mindset about it. What does a bucket list even mean? I just simply want 15 more years of good health.

Get to know one of ESB's Board Members, Alan Berkowitz

This year, Eastern Savings Bank Associates participated in writing a total of over 600 notes of encouragement to local students in support of the Baltimore Hunger Project. Tell us more about the Baltimore Hunger Project ("BHP")! How did you become involved with BHP?

Baltimore Hunger Project (BHP) started in my daughter Lynne's garage. Once a month, she and a group of her friends would gather to make 250 sandwiches for two women and children homeless shelters. She would have 30-40 people come and form an assembly line to make the bagged lunches. After nine years they outgrew that, and she decided she wanted to do something different, something much bigger, so she started Baltimore Hunger Project. The program is designed to serve take-home weekend meals to food insecure school children.

She began with supporting 30 food insecure children in 2 Baltimore City schools. She worked out of a rent-free facility, located on Charles Street. Now in their fifth year, she provides over 600 weekend food packages a week, has a warehouse with a loading dock, and volunteer's delivery every Friday to 23 Baltimore County and City schools. The food bags are discreetly placed in the kids' backpacks by the school guidance counselors to make sure they have enough food for the weekend. It is so very special what she does. You can find more information about BHP at: baltimorehungerproject.org

Who inspires you?

My greatest inspiration is my wife, Karen.

Do you have any hobbies?

I love reading (spy novels), football and tailgating (Go Ravens!) and baseball.

Where did you grow up?

I grew up in Baltimore, on Fairmount Ave. and Chester St., near Patterson Park. We had those renowned Baltimorean white marble stoops and we played stickball with a broom handle!

What are you most proud of (your life's biggest achievements)?

My children and the values they have passed down to their children, which are my 8 grandchildren, whom are very special to me. They now range from ages 12 - 20, 3 of whom are in college now!

What do you do in your spare time?

I love to golf and travel, and make it a goal to take power naps every day. I am also very family-oriented. While I have no siblings, I still have a very large family of 16, and all of us go away on trips every year (usually skiing, but we also go to the beach). For my birthday this year, we are going to Zurich and taking a river cruise (Rhine) that ends in Amsterdam.

What are you passionate about?

Life - everything about it! ☺



Alan Berkowitz

A special offer exclusively for local borrowers!

If you are looking for a mortgage loan, you may be eligible for our special **Hometown Discount Rate**.

All properties located in the counties below are eligible. Call today to get your Hometown Discount Rate quote!

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• Baltimore City	• Howard
• Baltimore County	• Montgomery
• Carroll	• Prince George's

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