

EASTERN INTEREST



A Newsletter for Customers & Friends of Eastern Savings Bank!

November 2021

Budgeting for the Holidays

You may have been a last minute holiday shopper last year, but planning now can help you have a happier, less stressful holiday season this year. If you follow some of these simple tips, you should have a successful and financial stress-free holiday season:


- 1. Review your receipts and bills from last year.** This will give you an idea of the amount you actually spent and how long it took to pay for it all.
- 2. Using credit during the holidays?** If so, take only the credit cards you will need and limit those to as few as possible. And be sure to check your credit card statements carefully for any unauthorized charges. Report such charges immediately to your financial institution or credit card company.
- 3. Curb impulse shopping and spending** – buy only what is on your list. If you've forgotten someone, add them to your holiday budget and, if necessary, adjust the amounts you spend on others so you keep the same total.



For more information, visit: [aba.com/advocacy/community-programs/consumer-resources/manage-your-money/holiday-budget-tips](https://www.aba.com/advocacy/community-programs/consumer-resources/manage-your-money/holiday-budget-tips) 



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NMLS ID: 416453

2021 Holiday Schedule

(EasternEase Online and Mobile Banking
are always available for your banking needs)

In observance of Veterans Day

All branches will be closed on
Thursday, November 11, 2021.

In observance of Thanksgiving

All branches will be closed on
Thursday, November 25, 2021, and will be open
normal business hours on
Friday, November 26, 2021.

Our corporate office will be closed on
Thursday, November 25, 2021 and
Friday, November 26, 2021.

In observance of Christmas

All branches will close at 12:00pm on
Friday, December 24, 2021.

Our corporate office will be closed on
Friday, December 24, 2021.
All branches will be closed on
Saturday, December 25, 2021.

**Eastern Savings Bank wishes you a safe and
happy holiday season! **



Voices

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

In this edition of 'Voices', get to know Traci McMahan, AAP, Deposit Operations Electronic Channels/Quality Control Specialist.

How long have you worked at ESB?
21 years

What was your first job?

I worked at Real Rich Ice Cream at the old Golden Ring Mall

Congratulations on your new accreditation as an AAP (Accredited ACH Professional)! What did you learn?

All of the processes involving Automated Clearing House (ACH) transactions. From receiving, originating, returning and changing items to the rules and regulations for handling them.

How is it applicable to your role as the Deposit Operations Electronic Channels/Quality Control Specialist?

As an Electronic Specialist, my main task is handling electronic (automatic) transactions and knowing the rules and regulations governing each of them.


What part of the curriculum did you enjoy the most and why?

I enjoyed learning the formatting the most. Even though most of the formatting is computer generated, I really enjoyed learning how to create the strings of information that create the ACH files. I love working with numbers and figuring out how things work. I thoroughly enjoyed taking our ACH files and breaking them apart to recreate them.

Do you have any secret talents that no one knows about?

I know American Sign Language (ASL).

Name three things still left on your bucket list.

1. Visit Europe
2. Have a chicken coop
3. Travel Route 66 



Traci McMahan, AAP, Deposit Operations Electronic Channels/Quality Control Specialist

ATM Safety

Here are 5 tips to help prevent crime at ATMs this holiday season:

- Have your ATM card ready and in your hand as you approach the ATM.
- Use your body to "shield" the ATM keyboard as you enter your PIN.
- Do not count or visually display any money you received from the ATM (Immediately put your money into your pocket or purse and count it later).
- If you are using a drive-up ATM, be sure passenger windows are rolled up and all doors are locked.
- If you leave your car and walk to the ATM, lock your car.

For more tips on ATM, online security, and Identity Theft Prevention, visit: easternsavingsbank.com/consumer-resources 




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