

What is EasternEase Online?

EasternEase Online is our free online banking and bill payment service using any internet device 24 hours a day, 7 days a week.

Features

By accessing EasternEase Online, you will be able to utilize a variety of convenient features, such as:

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.

'Go Green' with eStatements

Save paper and avoid clutter! When you enroll with EasternEase Online, you can also sign up to receive your statements electronically.

Premium Alerts

When you enroll with EasternEase Online, you can customize email and SMS text¹ message alerts that will connect you with your checking and savings account information.

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.

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!

¹When you choose to receive SMS text message alerts, you are agreeing to the Terms of Use (please visit: www.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.

Consumer Resources

Eastern Savings Bank is dedicated to providing the highest level of security. For tips that help users protect their online and mobile security, prevent identity theft, and encourage safety at ATMs, visit our Consumer Resources page on our website: easternsavingsbank.com/consumer-resources.

How secure is EasternEase Online?

Your internet transactions are encrypted to ensure a secure transmission of data. EasternEase Online brings together a combination of industry-approved security technologies to protect data transmitted to and from Eastern Savings Bank. It features password-controlled system entry and a Secure Socket Layer (SSL) protocol for data encryption. This means your account information and transactions remain strictly confidential.

Why Choose Eastern Savings Bank?

Since 1905, Eastern Savings Bank remains privately owned and is still one of the most highly regarded locally owned and operated community banks in the Baltimore area.

Our role as a community bank is at the core of all that we do at Eastern Savings Bank, which is why we remain dedicated to donating both time and money toward numerous organizations throughout Baltimore.

For every new regular deposit account opened with us at one of our branches, we'll donate \$5 toward a local organization within the community of that deposit branch. We are also proud to support various organizations and programs that promote wellness and stability in our communities, particularly those that provide assistance to low-to-moderate income individuals and families.

For more information, please ask an Associate or visit our website: easternsavingsbank.com

Locations

Ellicott City

Enchanted Forest Shopping Center
10060 Baltimore National Pike, Suite G110
Ellicott City, Maryland 21042
410.992.8500

Fullerton

4113 Wholesale Club Drive, Suite 130
Nottingham, Maryland 21236
410.661.4412

Lutherville

10 W. Ridgely Road
Lutherville, Maryland 21093
410.683.1372

Pikesville

1417 Reisterstown Road
Pikesville, Maryland 21208
410.486.8222



Corporate Headquarters

Executive Plaza 2
11350 McCormick Road, Suite 200
Hunt Valley, Maryland 21031
410.785.2200 | 800.787.BANK

easternsavingsbank.com

800.787.BANK



Your Enrollment Guide to EasternEase Online & Mobile Banking



EASTERN SAVINGS BANK[®]

Established 1905



Locally Owned.
Locally Operated.
Locally Committed.

800.787.7ESB

easternsavingsbank.com

How to Enroll in EasternEase Online

Enrollment is easy and FREE!

Apply online today by following the steps below (New users will need their checking or savings account number and last statement balance to enroll*):

- Visit our website: easternsavingsbank.com
- Click on the 'EasternEase Online' link, located in the Quick Links section (dark green box in the upper, right-hand corner).
- When you get to the EasternEase Online page, click on the "Enroll" button.
- Click on the Electronic Banking Disclosure and Agreement link to open and read the document.
- Select the box which confirms that you have read the Electronic Banking Disclosure and Agreement and agree to the terms of use (you must open the document before selecting this box to continue).
- Click on the Continue button (you will see a small box that says, Officer Code. This is for internal use, only. You may leave this area blank and click on the Continue button).
- Enter your account information (you will need your checking or savings account number and last statement balance for this section).
- Create your user profile (User ID and Password) for access to your EasternEase Online account (note that your User ID will be case-sensitive at login). When creating your password, make sure all of the 8 listed password requirements are met.
- After entering your ID and password, you will be prompted to re-enter these sign-in credentials and will be directed to a security authentication page.
- Once security authentication is successfully completed, you will have full access to the many features of EasternEase Online! You may now pay bills, check account balances, review account history, transfer funds and enroll for eStatements. You can even download the 'EasternEase Mobile App'!
- Search 'EasternEase Mobile' in the Apple® App Store or Google™ Play to download the app today!

For assistance with EasternEase Online, please contact Customer Care at: 1.855.518.0506.

*A US phone number is required for authentication. New enrollments will be sent to a pending queue and completed within 3 business days if you do not enter the required customer and account information during enrollment.

User Menus and Functions

Once successfully logged in, you will be able to navigate between various menus which include Financial Center, Accounts, Pay and Transfer, and Customer Service. Access to check images and running account balances will be available to new users within 2 business days.

Financial Center

This section provides quick access to your accounts and the ability to transfer funds and pay bills. News and Announcements are available here as well. This is where the Bank can broadcast important messages to our users.

Accounts

This section provides various views of your accounts depending on which link is used, Accounts Overview or Account Activity. A Statement link provides access to your account statements (checking, overdraft protection line of credit, and savings accounts and activation of overdraft protection notices) when enrolled for eStatements and there are also various reporting tools available in this section.

Accounts Overview provides a snapshot of your accounts and balances. Accounts may be customized in this section by selecting "Customize Your Accounts," including renaming account descriptions, hiding accounts, and designating bill payment accounts. The Account Activity link provides access to transaction history based upon the account selected. Transaction detail and check images may be viewed in both sections by selecting hyperlinks or camera images.

Pay and Transfer

This section provides access to funds transfer, bill payments, and bill payment reports menus. Funds transfers allows you to transfer funds between your Eastern Savings Bank accounts and view scheduled transfers. External transfers provides the ability to transfer money electronically between your Eastern Savings Bank accounts as well as your external financial institution accounts. Bill Payments² allow you to pay virtually anyone in the United States, except government agencies. You can create, modify, and delete payees in addition to customizing alerts. Bill Payment Reports allows you to assign payee categories and view and search payment history.

² Bill payments are restricted to US payees only.

Pay and Transfer (cont'd)

- Bill payment alerts may be customized by accessing the Pay and Transfer tab, Pay Bills, select a payee, then select the View/Change Payee Details link. This is where you can customize reminders, notifications, and even establish automatic payments for payees.
- Be sure to verify the delivery date when scheduling payments. Payments delivered within 2 business days are typically sent via ACH and payments delivered between 4 to 5 business days are typically sent via check. Please allow adequate time for processing and delivery of the payments you make, particularly those with a due date.

Customer Service

This section provides access to account maintenance, account services, contact options, and disclosures. Through Account Maintenance, users are able to change their password, user ID, address, manage contact information, and customize their account. Account Services allows users to place and view check stop payments and to order checks. Contact Options provides the ability to view messages, contact the Bank, and to view and customize your account alerts.

- For your security, user IDs and passwords must be at least 8 characters long, contain at least 2 letters and 2 numbers, and are case sensitive.
- Account alerts may be customized by accessing the Customer Service tab, View My Alerts, then selecting Add a New Alert.

eStatements

You will find that eStatements is a fast, convenient and secure way to access your current and past account information. Statements will be available for 12 months. To enroll, select "Statements" from the "Accounts" menu.

How Can I Get Assistance During a Session?

Assistance is available 24 hours a day by calling the EasternEase Online customer service department at 1.855.518.0506. EasternEase Online also has an extensive help directory. Just click "Help" and you will receive in-depth explanations to your questions.



EasternEase Mobile App

Now that you've enrolled in EasternEase Online, you can use our free mobile banking app, 'EasternEase Mobile'! The app³ has many of the same convenient features as EasternEase Online, while using your mobile or handheld device.

Mobile Deposits

Deposit checks³ 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!

Download the 'EasternEase Mobile' app³ today from the Apple® App Store for iPhone®, iPod Touch® or iPad®, or from Google™ Play for Android™ devices.

Search 'EasternEase Mobile' to find and download the app.



ESB Mobile



³ 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.