

Electronic Transaction Limits



In conjunction with the Deposit Account Agreement and Electronic Banking Disclosure and Agreement, this disclosure contains information for transactions processed through the use of our online and electronic banking services.

| Channel: | Limits and Restrictions: |
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| <u>EasternEase Online:</u> | |
| Bill Pay | <ul style="list-style-type: none"> • \$25,000 daily transaction limit. • You have up until 3:59 p.m. ET on a Business Day to initiate a "Today" Transaction. "Today" transactions initiated 4:00 p.m. ET or after on a Business Day or at any time on a non-Business Day will be processed on the next Business Day. • 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 through postal mail. When scheduling a payment, make sure you allow adequate time for processing and delivery of the payments you make, particularly those with a due date. |
| Funds Transfer | <ul style="list-style-type: none"> • \$25,000 daily transfer limit. • All internal Transfers will be provisionally posted to your Account upon completion of your session. Transfers processed before 8:00 p.m. ET on a Business Day will be processed as "Today" transactions. Transfers processed after 8:00 p.m. ET on a Business Day or at any time on a non-Business Day will be processed on the next Business Day. "Future" and "Recurring" Transfers will be provisionally posted to your Account by the opening of business on the "effective date" or the next Business Day if the effective date is a non-Business Day. |
| External Transfers Internal-to-External or External-to-Internal | <ul style="list-style-type: none"> • \$5,000 individual transaction limit with a maximum daily transfer limit of \$10,000. • All external Transfers completed before 8:00 p.m. ET on a Business Day will be provisionally posted to your Account upon completion of your session and credits will be available on the 3rd Business Day after the day of deposit. External Transfers completed after 8:00 p.m. ET on a Business Day or at any time on a non-Business Day will be posted to your Account on the next Business Day and credits will be available on the 3rd Business Day after the Business Day of deposit. We cannot guarantee when another financial institution will process an external Transfer request and post the transaction; however, in most cases the transaction will post within 1 to 2 business days. • "Future" and "Recurring" Transfers will be provisionally posted to your Account by the opening of business on the "effective date" or the next Business Day if the effective date is a non-Business Day. |
| <u>Mobile Deposits</u> | <ul style="list-style-type: none"> • \$3,000 daily deposit limit, up to 5 deposited checks. The maximum amount allowed per single check is \$2,500. • \$10,000 multi-day deposit limit, up to 20 deposited checks. Multi-day time period is 25 business days. • Deposits completed before 2:00 p.m. ET on a Business Day will be available on the 3rd Business Day after the day of deposit. Deposits completed after 2:00 p.m. ET on a Business Day or at any time on a non-Business Day will be available on the 3rd Business Day after the Business Day of deposit. |
| <u>EMMA</u> (telephone banking system) | <ul style="list-style-type: none"> • Transfers processed between 6:00 a.m. ET and 8:00 p.m. ET on a Business Day will be processed as "Today" transactions. Transfers processed after 8:00 p.m. ET on a Business Day or at any time on a non-Business Day will be processed on the next Business Day. |
| <u>ATM Transactions</u> | <ul style="list-style-type: none"> • \$500 daily transaction limit. |

NOTE: Federal regulations limit withdrawals from savings accounts to 6 withdrawals or transfers of a certain type per statement cycle. This limitation applies to the above documented channels.