



**EASTERN SAVINGS BANK<sup>®</sup>**

Established 1905

# Personal Banking

Deposit Products & Services



**800.787.7ESB**

**[easternsavingsbank.com](http://easternsavingsbank.com)**

# Personal Products & Services

You work hard for your money. That's why we understand the importance of having a trusted, reliable banking partner on your side. From safeguarding your funds, providing stable ways to grow your savings, along with easy access to use and manage your accounts, Eastern Savings Bank is the partner you need.

Since 1905, Eastern Savings Bank has operated as a privately owned community bank. We remain a local institution, managed and supported by local team members, rooted in the communities we serve. Our purpose continues to focus on helping our customers and communities, throughout the Baltimore metro area, to enrich their lives and help achieve financial success.

With over 115 years' experience and as "locals" ourselves, we understand the needs, challenges, and opportunities our customers and communities face. That's why we're committed to delivering personalized service and local decision-making that bring trust and value to our customers, as evident in our strong and rewarding relationships that span generations.

*A local banking partner committed to your financial success.*

# Personal Savings Accounts

No matter the amount or the purpose, whether short or long-term, Eastern Savings Bank is ready to help you achieve your savings goals. We offer savings products to fit your needs including:

## **Certificate of Deposit (CD) Accounts**

A secure way to save and grow your funds with guaranteed earnings. We offer a variety of short and long-term CD options, from three months to five years, to meet your savings goals.

## **Money Market Savings Account**

A simple savings account with the added benefit of a tiered interest rate instead of a flat interest rate.

### *Youth Savings*

Help build strong financial foundations and teach our future adults the importance of saving money, spending habits and familiarity with banking. Our Money Market Savings account can be opened for youth under age 18.

## **Money Market Retirement Account**

Provides a safe place to hold your retirement funds while earning interest and remaining liquid for easy access and use as needed.

<i>Compare Savings Accounts</i>	<b>Money Market</b>	<b>Retirement Money Market</b>
Minimum Opening Deposit	\$100	\$100
Interest Bearing	Yes	Yes
Monthly Maintenance Fee ( <i>When your balance falls below \$50</i> )	\$5	\$0

## Saving For The Future

### **Individual Retirement Accounts (IRA)**

An Individual Retirement Account provides a secure, stable place to save your retirement funds. Our IRA CDs are available in Traditional and Roth options.

# Personal Checking Accounts

Everyone's banking needs are different. That's why we provide a variety of checking account options, so you can choose the account that best matches your needs and activity.

**EasternEase Checking:** A basic checking account with zero minimum balance<sup>1</sup> requirement.

**Classic Checking:** A simple checking account that provides convenient account access and management, with the ability to earn interest monthly.

**Club 50 Checking:** A checking account designed for the needs of individuals age 50 and over.

**Premier Checking:** A checking account tailored to those who want to take advantage of the most benefits offered.

Compare Checking Accounts	EasternEase
Minimum Opening Deposit	\$100
Minimum Average Monthly Balance Required	\$0 <sup>1</sup>
Monthly Maintenance Fee	\$6
Account Requirements to avoid monthly maintenance fee	EasternEase Online + eStatement Enrollment <sup>2</sup> + Direct Deposit
Interest Bearing	-----
FREE Standard Checks	-----
FREE Cashier's Checks	-----
Discount on Safe Deposit Boxes	-----
FREE Domestic Wire Transfers	-----
Foreign ATM Surcharge Reimbursement	-----

*Fee applies when your balance falls below the required minimum average monthly balance and/or account requirements are not met*

## Sweep Account Overdraft Protection

Despite your best account management, sometimes your cash flow is out of the norm and adequate funds are not available in your account to process a payment. Mistakes happen, but avoid the hassles of declined payments and NSF fees by adding Sweep Account Overdraft Protection to your checking account.

With Overdraft Sweep Protection, funds will be automatically transferred from a designated Eastern Savings Bank account to your checking account to cover the shortage.<sup>4</sup>

	Classic	Club 50	Premier
Minimum Opening Deposit	\$100	\$100	\$250
Minimum Average Monthly Balance Required	\$500	\$250	\$2,500
Monthly Maintenance Fee	\$10	\$7.50	\$15
Account Requirements to avoid monthly maintenance fee	Minimum Average Monthly Balance + Direct Deposit	Minimum Average Monthly Balance + Direct Deposit or \$500 Minimum Average Monthly Balance without Direct Deposit	Minimum Average Monthly Balance + Direct Deposit or \$5,000 Minimum Average Monthly Balance without Direct Deposit
Interest Bearing	Yes <sup>3</sup>	Yes <sup>3</sup>	Yes <sup>3</sup>
FREE Standard Checks	1 free order per year	1 free order per year	2 free orders per year
FREE Cashier's Checks	1 free per day	1 free per day	3 free per day
Discount on Safe Deposit Boxes	-----	-----	25% discount on annual safe deposit box rental
FREE Domestic Wire Transfers	-----	-----	Yes
Foreign ATM Surcharge Reimbursement	-----	-----	Yes, up to \$10 per month

<sup>1</sup> Minimum opening deposit of \$100 required.

<sup>2</sup> Must enroll in EasternEase Online and eStatements within 45 days of account opening

<sup>3</sup> Must maintain the noted minimum average daily balance to earn disclosed annual percentage yield (APY)

<sup>4</sup> Debit card transactions that cause a negative account balance may be declined and/or may not cause an overdraft sweep protection transfer to occur.

# Digital Banking

Forget about operating hours. We're always open online and accessible on your schedule with **EasternEase Online**.<sup>1</sup> Our full-service online and mobile banking platform provides 24/7 access to manage your accounts. Available online and in the mobile app, you will have access to convenient digital banking tools that allow you to:

- Manage and Pay Bills
- View eStatements
- Manage Account and Transaction Alerts
- Transfer Funds Between Accounts
- Check Account Balances and Transaction History
- Make Mobile Deposits (via mobile app only)
- Stop Payments
- Financial Reporting compatible with Quicken® or Quickbooks®<sup>2</sup>



# Account Access

## Debit Mastercard®

Whether you're making a transaction in-store, online, or over the phone, an Eastern Savings Bank debit Mastercard® provides you the ability to do so with convenience and confidence.

### Purchase Protection

Every purchase made using your Eastern Savings Bank debit Mastercard® is backed by Mastercard's Zero Liability protection. You will not be liable for unauthorized purchases made with your card.<sup>3</sup>

### Contactless Payment Technology

Our debit card includes contactless payment technology providing you with a faster, more convenient payment experience. Just tap your card to pay and you're on your way!

### Card Controls

Protect your Eastern Savings Bank debit card with SecurLOCK™ Equip, a free, simple, and secure app that lets you control and manage activity from your smartphone. Get transaction alerts and control how, where, and when your debit card is used for added peace of mind.

### Nationwide ATM Access

Our debit card also acts as your ATM card. When you need cash, we make it easy to find access to an ATM. Eastern Savings Bank customers have access to over 77,000 surcharge-free<sup>4</sup> ATM's nationwide through the Allpoint® or MoneyPass® ATM networks.



<sup>1</sup> You must have an existing user account with EasternEase Online to utilize the EasternEase Mobile App, eStatements or Bill Pay services. Subject to availability requirements. Mobile deposits are subject to verification and may not be available for immediate withdrawal. Deposit limits and other restrictions apply.

<sup>2</sup> You must have an account with Quicken® or Quickbooks® to download information from your EasternEase Online account. Eastern Savings Bank is not affiliated with, nor does it endorse, Quicken® or Quickbooks®.

<sup>3</sup> If the card is lost or stolen, the Mastercard Zero Liability program protects against unauthorized purchases. Certain restrictions apply. Please refer to the Mastercard Zero Liability Information for complete details and applicable terms and conditions.

<sup>4</sup> Eastern Savings Bank provides ATM surcharge-free withdrawals at ATMs that participate in the Allpoint® or MoneyPass® networks. Some ATM owners that are not part of these networks may impose a surcharge fee for using their ATM, and other service charges may apply for using your card outside of these networks. An Eastern Savings Bank primary checking account and debit Mastercard® are required for ATM access to a Money Market Savings account.



**EASTERN SAVINGS BANK<sup>®</sup>**

Established 1905

*Locally* **Owned.**  
*Locally* **Operated.**  
*Locally* **Committed.**

**EASTERNSAVINGSBANK.COM**

## CORPORATE OFFICE

Executive Plaza 2,  
11350 McCormick Road, Suite 200  
Hunt Valley, Maryland 21031

## CUSTOMER SERVICE

410.661.4412 | 800.787.7ESB  
[information@easternsavingsbank.com](mailto:information@easternsavingsbank.com)

For our branch hours, please visit [easternsavingsbank.com](http://easternsavingsbank.com)