

**OVERDRAFT**

**PROTECTION**

*Services*



**EASTERN SAVINGS BANK®**

---

Established 1905

*Locally Owned.  
Locally Operated.  
Locally Committed.*

**800.787.7ESB**

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

# EasternEase Credit Line

An EasternEase Credit Line is a revolving line of credit that is automatically activated every time a payment, whether electronic or by check<sup>1</sup>, is presented for more than the account balance in your checking account. If you run out of funds, it can cover expenses so that you do not bounce checks or miss payments. In the event that a payment is presented in excess of your checking account balance, Eastern Savings Bank will automatically transfer funds from your EasternEase Credit Line to the checking account up to the approved credit limit.

## Are There Any Annual Fees or Service Charges<sup>3</sup>?

There are no annual fees. Service charges apply<sup>3</sup>. See your account disclosures for more details<sup>3</sup>.

## What Up-Front Costs<sup>3</sup> Are Involved?

None! EasternEase Credit Line is an unsecured, revolving line of credit that requires no up-front costs<sup>3</sup> and provides a tremendous amount of convenience and flexibility.

## How Much Can I Borrow?

You can borrow anywhere from \$500 - \$5,000 depending on your personal situation. The guidelines used to determine maximum credit allowed vary depending on income and credit score.

## What Will My Minimum Payment Be?

Your minimum monthly payment will be the greater of \$25 or 3% of the new balance. If your statement balance is less than \$25, the minimum payment will be equal to your balance. For example, if your outstanding balance on your statement is \$1,000, your minimum payment would be \$30 (assuming the balance did not exceed your credit limit). However, if your statement balance is \$15, your minimum payment will be \$15. You may prepay your balance at any time. This allows you to have maximum control over your monthly payment. Each draw on the line of credit is subject to a \$6 transaction fee. The Annual Percentage Rate for the account is 17.99%.

## How do I Apply For EasternEase Credit Line Overdraft Protection?

It's easy! Simply visit your local branch or [easternsavingsbank.com/forms/Overdraft-Application.pdf](http://easternsavingsbank.com/forms/Overdraft-Application.pdf) to print an application and submit in person or mail it to us.

<sup>1</sup> Debit card transactions are not currently eligible for line of credit advances.

<sup>2</sup> Overdraft protection via EasternEase Credit Line must be separately applied for by you and is subject to credit approval by Eastern Savings Bank.

<sup>3</sup> There are no annual fees. Service charges apply. See page 3 of the EasternEase Credit Line (Overdraft Protection) Application for account disclosures and more details:

[easternsavingsbank.com/forms/Overdraft-Application.pdf](http://easternsavingsbank.com/forms/Overdraft-Application.pdf)



## Once I Apply, How Long Does It Take For My EasternEase Credit Line To Be Approved?

There are two areas that we evaluate on every application:

- Your credit score; and
- Your income level.

For enhanced credit limit requests of \$3,001 - \$5,000, your application is not considered complete until all required documentation has been received by the Bank, including:

- If currently employed - 2 most recent pay vouchers/stubs;
- If self-employed or retired - 2 years most recent tax returns; and
- If included as income - bank/investment statements reflecting interest or retirement income).

We move quickly and in most cases we will know if your EasternEase Credit Line has been approved<sup>2</sup> within two (2) business days.

## Sweep Account Protection

We also offer another peace of mind solution to avoid overdrawing your account! A sweep is completed when funds from a designated "sweep account" are automatically moved to another of your accounts in an amount sufficient to avoid the second account having a negative balance (if the sweep account has sufficient funds available). There is no charge to enroll in the sweep protection, but there is a charge of \$5.00 for each time a sweep transfer occurs. It is simple to request. Simply visit your local branch or [easternsavingsbank.com/forms/Overdraft-Enrollment.pdf](http://easternsavingsbank.com/forms/Overdraft-Enrollment.pdf) to print an enrollment form and deliver the completed form to any branch or mail it to us.

# CUSTOMER SERVICE CENTER

10 W. Ridgely Road  
Lutherville, Maryland 21093  
**410.683.1372 | 800.787.7ESB**

## BRANCH OFFICES

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

### ELLICOTT CITY

10060 Baltimore Nat'l. Pike, Ste. G110  
Ellicott City, Maryland 21042  
**410.992.8500**

**Safe Deposit Boxes | Night Drop**

### PIKESVILLE

1417 Reisterstown Road  
Pikesville, Maryland 21208  
**410.486.8222**

**Safe Deposit Boxes | Night Drop**

### FULLERTON

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

**Night Drop**

### LUTHERVILLE

10 W. Ridgely Road  
Lutherville, Maryland 21093  
**410.683.1372**

**Safe Deposit Boxes | Night Drop**

## CORPORATE HEADQUARTERS

Executive Plaza 2  
11350 McCormick Road, Suite 200  
Hunt Valley, Maryland 21031  
**410.785.2200 | 800.787.BANK**  
Monday - Friday: 8:30 am - 5 pm

*Report Lost, Stolen, or Unauthorized Use of Debit Mastercards®*  
*800.787.2265 (Business Hours Only)*  
*800.754.4128 (Evenings, Weekends, or Holidays)*

*Access your account using one of our convenient services,  
EasternEase Online, EasternEase Mobile, or call EMMA,  
to check your account balances, transfer funds, and much more  
EMMA: 410.568.6307 / (Toll-free) EMMA: 877.528.7786  
[easternsavingsbank.com](http://easternsavingsbank.com)*

*Surcharge free ATM access is provided for our customers  
through the Allpoint® and MoneyPass® networks.*



**EASTERN SAVINGS BANK®**

Established 1905

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

MEMBER  
**FDIC**

