

PRODUCTS

Checking Accounts

We offer a variety of competitive checking products that can be opened with as little as \$100. All of our checking products will receive surcharge-free¹ ATM withdrawals at ATMs that participate in the Allpoint[®] or MoneyPass[®] networks, free point of sale transactions, free online and mobile banking², unlimited check writing, free debit Mastercard[®], eStatements² and compatibility with financial management software (Quickbooks[®], Quicken[®] and Mint)³.

EasternEase Checking

With an EasternEase Checking account, it's easy to avoid a monthly maintenance fee by simply enrolling in EasternEase Online + eStatements² + direct deposit. If all three enrollment requirements are not met, a \$6 monthly service charge will be assessed regardless of the balance.

Classic Checking

Our Classic Checking account is interest bearing and requires an average monthly balance of \$500 + direct deposit to avoid a \$10 monthly maintenance fee. You'll receive 1 free order of standard personalized checks each year, and 1 fee-free cashier's check per day. Minimum average monthly balance of \$500 required to earn disclosed annual percentage yield (APY). Receive a one-time \$5 bonus by enrolling in eStatements² with this account!

Club 50 Checking

Our Club 50 Checking account is available for individuals age 50 or better. An average monthly balance of \$250 + direct deposit (or \$500 without direct deposit) is required to avoid a discounted \$7.50 monthly maintenance fee. You'll receive up to 1 free order of standard personalized checks each year, 1 fee-free cashier's check per day, 3 free teller-assisted telephone transfers per month, free stop payments, select membership discounts with AAA, and a complimentary consultation with a financial advisor. Minimum average monthly balance of \$500 required to earn disclosed APY. Receive a one-time \$5 bonus by enrolling in eStatements² with this account!

Premier Checking

Take advantage of the most benefits ESB has to offer with our Premier Checking account, which requires an average monthly balance of \$2,500 + direct deposit (or \$5,000 without direct deposit), to avoid a \$15 monthly maintenance fee. You'll receive up to 2 free orders of standard personalized checks each year, 3 fee-free cashier's checks per day, 25% discount on any safe deposit box rental, 3 free teller-assisted telephone transfers per month, free stop payments, free domestic wire transfers, reimbursement for other banks' ATM surcharges (up to \$10 per month), select membership discounts with AAA, and bonus rates on select CDs and IRA CDs! Minimum average monthly balance of \$500 required to earn disclosed APY. Receive a one-time \$5 bonus by enrolling in eStatements² with this account!

Money Market Savings Accounts

Our Money Market savings account offers liquidity, tiered interest, and a low monthly maintenance fee of \$5 if the balance falls below \$50. Either the Money Market or Retirement Money Market savings account can be opened with just \$100. Minimum average monthly balance of \$100 required to earn disclosed APY.

Individuals under 18 years

To help teach our future adults the importance of saving money, spending habits and familiarity with banking, it's easy to avoid a monthly maintenance fee on savings accounts for individuals under the age of 18 years, regardless of the balance, as long as there has been some activity on the account in the past 6 months. Please visit easternsavingsbank.com for the latest promotions and/or financial literacy programs for children and young adults.

Certificate of Deposit Accounts

Everyone's financial needs and goals are different. That's why we offer a variety of short and long-term investment options. Our Certificates of Deposit offer fixed rates with terms from three months to five years.

Regulated Plans

We offer a variety of regulated plans available for Individual Retirement Arrangements (IRA) and Educational Savings Accounts (ESA). Either account can be opened with just \$100.

Any of our certificate products with terms from three months to five years can be opened as a regulated plan.

PRODUCTS & SERVICES



EASTERN SAVINGS BANK[®]

Established 1905

*Locally Owned.
Locally Operated.
Locally Committed.*

Over a century of experience, meeting today's needs since 1905!

Residential & Commercial Loans

As a residential and commercial portfolio real estate lender, we specialize in helping secure financing for clients who fall out of the FNMA, Freddie Mac, and conventional square box of conforming loan standards. Serving the Mid-Atlantic market of Maryland, New York, New Jersey, Pennsylvania, Virginia, Delaware and DC – we offer flexible, in-house underwriting. Best of all, when your loan closes with Eastern Savings Bank we will maintain the servicing; in other words, we don't sell your loan!



800.787.7ESB

easternsavingsbank.com

SERVICES

EasternEase Online

EasternEase Online is our free online banking and bill payment service accessible via any internet device 24 hours a day, 7 days a week. By accessing EasternEase Online, you will be able to pay bills, check balances, review account history, review images of cleared checks, receive premium alert notifications and transfer funds. For more information or to enroll in EasternEase Online, visit our website: easternsavingsbank.com or contact your local branch.

EasternEase Mobile App²

Our mobile banking app, 'EasternEase Mobile,' has many of the same convenient features as EasternEase Online, plus the ability to make deposits, while using your mobile or handheld device. Download the EasternEase Mobile app today.²



EasternEase eStatements²

When you enroll in EasternEase Online, you can also sign up to receive your statements electronically. Receive a one-time \$5 bonus by enrolling in eStatements with a Classic, Club 50 or Premium checking account! For more information, visit our website: easternsavingsbank.com or contact your local branch.

Sweep Account Protection

No one expects to overdraw their checking account; however, we know mistakes happen. We offer an Overdraft Protection Sweep service that allows you to designate an account where funds will be swept from and transferred directly to the account being protected. You have the convenience to designate multiple accounts to protect your checking account. A nominal fee will be assessed each time a sweep occurs.

EasternEase Credit Line

Instead of paying for unexpected, expensive overdraft fees, simply pay a small processing fee and interest on the amount you borrowed (payments are based on the amount you use, not the amount of your overdraft limit). Subject to Credit Approval. Apply today for an EasternEase Credit Line that is attached to your checking account.

Debit Mastercard[®]

Simplify your daily spending with our debit Mastercard[®]. There are no monthly bills, recurring fees or interest payments with our convenient debit Mastercard[®].

Card Controls with SecurLOCK™ Equip

SecurLOCK™ Equip is a free, simple, and secure app that lets you control activity on your debit Mastercard[®] from your smartphone by simply turning it on or off with the touch of a button. Now you can control the how, where, and when your debit Mastercard[®] is used for added peace of mind! To download the free app, search for SecurLOCK™ Equip in the Apple[®] App Store or Google[™] Play for Android[™] devices.



ATM Withdrawals

Your debit Mastercard[®] may be also used to withdraw available funds from your account, surcharge-free¹ at Allpoint[®] or MoneyPass[®] ATMs. Finding an Allpoint[®] ATM or MoneyPass[®] ATM is easy – use their online ATM locator by visiting allpointnetwork.com or moneypass.com/atm-locator.html. We participate in the following ATM networks: Allpoint[®], Cirrus[®], MoneyPass[®], NYCE[®], and STAR[®].

Safe Deposit Boxes

Enjoy peace of mind knowing that your important documents and valuable items are secure in a safe deposit box. With our Premier checking account, you'll receive a 25% price discount on all safe deposit box rentals. Our Lutherville, Pikesville, and Ellicott City branch locations offer safe deposit boxes from 3" x 5" to 10" x 10." Since all box sizes are not available at each branch, please contact the branch for availability and annual rental fees. Safe deposit boxes and their contents are not FDIC insured.

Telephone Banking System

"EMMA", Eastern's Manage your Money Anytime system, allows you to access your financial information 24 hours a day, 7 days a week. You can obtain account balances, transaction history, transfer funds between accounts, place a stop payment on a check, order checks, obtain interest rates on deposit products, and more.

Call "EMMA" at 410.568.6307 or 877.528.7786, if you are calling from outside the Baltimore/ Metropolitan area, to request a personal identification number (PIN) in order to access the system.

Disclosures

¹ 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. Refer to your account disclosure for additional information or contact your local branch office if you have any questions.

² You must have an existing user account with EasternEase Online to utilize the EasternEase Mobile App, eStatements or Bill Pay services. To enroll in EasternEase Online, visit our website: easternsavingsbank.com or contact your local branch. 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.

³ You must have an account with Quicken[®], Quickbooks[®] or Mint to download information from your EasternEase Online account. Eastern Savings Bank is not affiliated with, nor does it endorse, Quicken[®], Quickbooks[®] or Mint. Providing your log-in credentials or password to a third party may increase your risk of identity theft.

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



EASTERN SAVINGS BANK[®]

Established 1905

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MEMBER
FDIC

