



**EASTERN SAVINGS BANK®**

Established 1905

## PRODUCTS & SERVICES

Welcome to Eastern Savings Bank!

We offer a variety of  
products and services  
to meet your financial needs.

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

### Checking Accounts

We offer a variety of competitive checking products that can be opened with as little as \$50. All of our checking products will receive fee-free\* ATM withdrawals at ATMs that participate in the Allpoint or MoneyPass networks, free point of sale transactions, and unlimited check writing.

Our Classic Checking account requires an average monthly balance of \$500 to avoid a \$7.50 monthly service charge.

Our Club 50 Checking account is available for individuals age 50 or better. An average monthly balance of \$100 is required to avoid a \$7.50 monthly service charge. You'll receive one package of free standard personalized checks each year, fee-free cashier's checks, and three free teller-assisted telephone transfers per month.

We also offer a Zero Balance Checking account for which there is no monthly service charge regardless of the balance.

### Money Market Savings Accounts

Our Money Market accounts offer liquidity, tiered interest, and no monthly service charges.

Our Kid's Club Money Market account can be a stepping stone to help teach your children the importance of saving money. Your child will receive a Barnes & Noble gift card when they bring in their last report card of the school year.

Either account can be opened with just \$100.

### 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. It only takes \$1,000 to get started.

### Regulated Plans

We offer a variety of regulated plans available for Individual Retirement Arrangements (IRA) and Educational Savings Accounts (ESA).

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

We also offer an 18-month certificate of deposit that allows additions which is only eligible for regulated plans. This account can be opened with just \$100.

For those individuals looking to save for retirement but prefer liquidity, we offer a Money Market Savings account.

### 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, Pennsylvania, Delaware and New Jersey – 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!

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

# SERVICES

## 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. By accessing EasternEase Online, you will be able to pay bills, check balances, review account history, review check images, and transfer funds.

For more information or to enroll in EasternEase Online, visit our website: [easternsavingsbank.com](http://easternsavingsbank.com) or contact your local branch.

## EasternEase eStatements

When you enroll in EasternEase Online, you can also sign up to receive your statements electronically. For more information, visit our website: [easternsavingsbank.com](http://easternsavingsbank.com) or contact your local branch.

## EasternEase Mobile App

Our mobile banking app, 'EasternEase Mobile', has many of the same convenient features as the above-mentioned EasternEase Online, plus the ability to make deposits, while using your mobile or hand-held device. Download the 'EasternEase Mobile' app today.\*



## 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.

*\*You must have an existing user account with EasternEase Online to utilize the EasternEase mobile app. To enroll in EasternEase Online, visit our website: [easternsavingsbank.com](http://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.*

## ATM Cards

Our ATM cards may be used to withdrawal available funds from your account fee-free\* at Allpoint or MoneyPass ATMs. Finding an Allpoint ATM or MoneyPass ATM is easy – use their online ATM locator by visiting [www.allpointnetwork.com](http://www.allpointnetwork.com) or [www.moneypass.com/atm-locator.html](http://www.moneypass.com/atm-locator.html) (or download their app for free on your mobile device).

We participate in the following ATM networks: Allpoint, Cirrus, MoneyPass, NYCE, STAR, and STARsf.

## Safe Deposit Boxes

Enjoy peace of mind knowing that your important documents and valuable items are locked safely in a safe deposit box.

Our Lutherville, Pikesville, and Ellicott City branch locations offer safe deposit boxes from 3"x5" to 10"x10". Since all box sizes are not available at each branch, please contact the branch for availability and annual rental fees.

## Overdraft Protection Sweep Service

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 numerous accounts to protect your checking account. A nominal fee will be assessed each time a sweep occurs.

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

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

# 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



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