



EASTERN SAVINGS BANK®

Established 1905

Business Banking Solutions



800.787.7ESB

easternsavingsbank.com

Business Banking Solutions

At Eastern Savings Bank we know that no two businesses are the same. We understand that your business operation has it's own unique needs, challenges, and opportunities. That's why our Business Banking solutions are designed to be flexible to adapt to your unique needs now, and in the future.



A Local Partner You Can Count On.

Helping Your Business Prosper

We pride ourselves on serving as your local partner, easily available and accessible to provide support and guidance whenever needed. Our business banking services are built to help simplify the financial management practices of your business, so you can maintain a focus on operating your business and building customer relationships.

BUILDING STRONG PARTNERSHIPS THAT HELP LOCAL BUSINESSES GROW AND PROSPER.

Eastern Savings Bank is not a big bank from outside our market. We are a local, privately owned community banking partner, serving the Baltimore metro area for over 115 years. Our understanding of the local marketplace and communities served, coupled with our local decision making, allows us to better serve your business needs.

Business Checking Accounts



Our business checking accounts are designed to deliver the payment and money management services you need, with the flexibility to adapt as your business grows. Regardless of the size or nature of your business, we have the right checking solutions to fit your needs. Our checking account options make it easy to manage your money so you can focus your time on managing your business.

Checking Options For Your Business Needs

- Community Checking:** A checking account tailored to special purpose needs (estates and trusts), non-profits, and charitable 501(c)(3) organizations.
- Business Checking:** A simple checking account well suited to support small businesses.
- Business Premier Checking:** A checking account for small to mid-sized businesses that have a higher volume of daily cash flow activity.

	Community Checking	Business Checking	Business Premier Checking
Minimum Opening Deposit	\$100	\$100	\$500
Minimum Average Monthly Balance Required	\$1,000	\$1,000	\$5,000
Monthly Maintenance Fee	\$10	\$15	\$25
	When the balance falls below the required minimum average monthly balance		
Interest Bearing	Interest earning available for Trust Accounts Only ¹	-----	Minimum daily balance of \$500 required to earn disclosed annual percentage yield (APY)
Deposit/Withdrawal Limitations	150 (\$0.25 per transaction over monthly limit)	200 (\$0.25 per transaction over monthly limit)	250 (\$0.25 per transaction over monthly limit)
Daily (Business Day) Cash Deposit Limit	\$5,000 (cash over-limit fee: \$0.10 per \$100)	\$5,000 (cash over-limit fee: \$0.10 per \$100)	\$10,000 (cash over-limit fee: \$0.10 per \$100)

¹ Community checking accounts held for Trusts are eligible to earn interest. A minimum daily balance of \$500 is required to earn the disclosed annual percentage yield (APY).

Sweep Account Protection¹

Avoid unexpected overdrafts by enrolling in our Overdraft Protection Sweep service. Funds will be automatically transferred from a designated Eastern Savings Bank account to your checking account to cover the shortage.

Business Savings Accounts



Eastern Savings Bank's business savings accounts are well-suited for businesses of all types and sizes. Whether it's our simple, flexible Business Savings account and Business Money Market account, or our longer term, higher earning Business Certificate of Deposit (CD), we offer the right solution to serve your business needs.

	Business Savings	Business Money Market
Minimum Opening Deposit	\$100	\$500
Minimum Balance Required to Earn Interest	\$100	\$500
Minimum Daily Balance Required	\$100	\$500
Monthly Maintenance Fee <i>(When your balance falls below the minimum daily balance required)</i>	\$5	\$5
Interest Bearing	Yes	Yes
Withdrawal Limit	5 per month (\$5 per transaction over monthly limit)	5 per month (\$5 per transaction over monthly limit)
Daily (Business Day) Cash Deposit Limit	\$2,500 (cash over-limit fee: \$0.10 per \$100)	\$2,500 (cash over-limit fee: \$0.10 per \$100)

Business Certificate of Deposit

Eastern Savings Bank offers an array of Business Certificate of Deposit (CD) options for business owners looking for a safe way to save funds with a guaranteed return.

¹ A nominal one-time setup fee applies for enrollment in Sweep Account Protection service. Consult with a representative or review the Business Service and Fees Schedule for details.

Digital Business Banking



EasternEase Business² is our full-service online banking platform, providing 24/7 account access. Easily manage your account on your schedule, online, and with select services available in the mobile business banking app.

Digital banking gives you the ability to:

- Manage and Pay Bills
- View eStatements
- Manage Account and Transaction Alerts
- Transfer Funds Internally Between Accounts
- Check Account Balances and Transaction History
- Make Mobile Deposits (via mobile app only)
- Assign and Manage User Access
- Stop Payments
- Financial Reporting compatible with Quicken® or Quickbooks®³

² You must have an existing user account with EasternEase Business Online Banking (web) to utilize the EasternEase Business Mobile App, eStatements or Bill Pay services. Not all digital banking services and features are available in the mobile banking app. Subject to availability requirements. Setup and/or service fees may apply for individual services. See Business Service and Fees Schedule for details. Mobile deposits are subject to verification and may not be available for immediate withdrawal. Deposit limits and other restrictions apply. Refer to the Business Account Agreement for details.

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

EasternEase Business A La Carte Services

Enhance our standard Business Online Banking tools with additional services built to support your business.

Positive Pay¹

Positive Pay helps to prevent check fraud by allowing users to examine checks and make decisions to pay or return them. It matches posted check items with check issued information like serial number and amount, then creates exceptions if discrepancies are found.

ACH Services^{1,2}

Save time and money by making payments and deposits electronically with ACH services.

Wire Transfers^{1,2}

Set up and send one-time or recurring domestic wire transfers, with same day delivery if submitted by daily cut-off time.



Commercial Lending



Eastern Savings Bank specializes in commercial real estate and property lending. Whether you're interested in purchasing and financing the land or facilities in which your business operates, or if your business handles construction and development projects, or property rentals, we can help with the unique financing you need. We specialize in commercial loans for income-producing and owner-occupied properties, such as:

- Retail centers
- Office and Mixed-use
- Single-family and Multi-family units
- Developed land
- Apartments
- Flex/business use properties
- Construction
- Investor purchase, refinance, rehab and construction loans
- Loans to LLCs, corporations, trusts, partnerships and nonprofits are available.

*Commercial lending is available in DC, DE, MD, NJ, NY, PA, & VA.
All loans are subject to credit approval.*

¹ You must have an existing user account with EasternEase Business Online Banking (web) to utilize the EasternEase Business Mobile App, eStatements or Bill Pay services. Not all digital banking services and features are available in the mobile banking app. Subject to availability requirements. Setup and/or service fees may apply for individual services. See Business Service and Fees Schedule for details. Mobile deposits are subject to verification and may not be available for immediate withdrawal. Deposit limits and other restrictions apply. Refer to the Business Account Agreement for details.

² The availability of some services is subject to approval by Eastern Savings Bank, fsb.



EASTERN SAVINGS BANK[†]

Established 1905

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

EASTERNSAVINGSBANK.COM

CORPORATE OFFICE

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CUSTOMER SERVICE

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For our branch hours, please visit easternsavingsbank.com