

BUSINESS

Services And Fees



EASTERN SAVINGS BANK®
Established 1905

ATM / DEBIT

AllPoint® or Money Pass® Network Transactions	FREE
Balance Inquiry	0.75
Domestic Withdrawals/Transfers	1.00
Domestic Denied Transaction	0.50
International Withdrawals/Transfers	2.00
International Denied Transaction	1.00
International Inquiry Transaction	1.00
International Purchases and Withdrawals	3% of transaction amount

CASHIER'S CHECK (account holders only) 5.00

CHANGE OF SIGNERS (on an existing account) 25.00

COIN/CURRENCY FEES

Currency/Coin Orders	
Per Coin Roll	0.20
Per Currency Strap	1.00
Rush Currency/Coin Order	25.00
Deposit Bag Purchase	10.00

COLLECTIONS (Deposits, Cashed Items, Payments) Cost Varies

CONTINUOUS OVERDRAFT FEE 5.00 per day
(Up to a maximum of \$20 per occurrence)

DUPLICATE FORMS AND DOCUMENTS

Check Image, Statement, Tax Form, or Other Document 5.00

EARLY ACCOUNT CLOSURE FEE 25.00
(if account is closed within 60 days of account opening)

ESCHEATMENT FEE (one-time fee) 10.00

INSTANT STATEMENT (a/k/a account history) 5.00

LEGAL PROCESS

Account Subject to Legal Proceeding	50.00
IRS Audit Confirmation – certified notice	10.00
Tax Levy Fee	100.00
Writ of Execution/Garnishment/Attachment	150.00

NON-CUSTOMER CHECK CASHING 5.00
(checks drawn on Eastern Savings Bank only)

NON-SUFFICIENT FUNDS*

ACH, Check, Draft, Electronic Presentment 35.00

NOTARY SERVICE CHARGE

Account holders	FREE
Non-Customers	per document 4.00

PAPER STATEMENTS** 5.00

PERSONALIZED CHECKS Price based on style

PHOTOCOPIER USAGE FEE (per copy) 2.00

RESEARCH OR ACCOUNT RECONCILIATION per hour 35.00
(1/2 hour minimum in 15-minute increments)

RETURNED MAIL 5.00

RETURNS (per presentment) *

Returned Deposited/Cashed Item (drawn by a third party)	12.00
Returned Deposited/Cashed Item (drawn by the account holder)	30.00

SIGNATURE GUARANTEE (account holders only) 10.00

STOP PAYMENT (All Payment Authorizations) 30.00

SWEEP TRANSFER SET UP 5.00

TELEPHONE TRANSFER SET UP 5.00

WIRE TRANSFER (account holders only)

Incoming	15.00
Outgoing Domestic	25.00

ELECTRONIC SERVICES (monthly fee)

(All require EasternEase Business online enrollment)

Base E-Package	FREE
Base + ACH E-Package	5.00
Enhanced E-Package	7.00
Premium E-Package	20.00

Each Additional Enrolled Account Over 3 3.00

Positive Pay (includes 1 business and 1 account) 15.00

Per Each Additional Account 10.00

Inactivity Fee (90 days) 10.00

Business banking services and fees effective March 10, 2025. For more information, please call 800.787.7372.

*If a check is presented for payment more than once without the account having sufficient funds, you may be charged the NSF fee or Returned Deposited/Cashed Item fee for each presentment.

**Paper statements are available for an additional fee for EasternEase Business accounts.

The information contained herein applies to all business purpose (non-consumer) deposit accounts offered by Eastern Savings Bank. Some of the fees noted may be waived for certain types of accounts that meet additional eligibility requirements. See specific account disclosures for more information.

Fullerton | Pikesville | Ellicott City
Customer Service 800.787.7ESB

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Locally Owned. Locally Operated. Locally Committed.
easternsavingsbank.com

