

EASTERN INTEREST



EASTERN SAVINGS BANK[®]
Established 1905

A Newsletter for Customers & Friends of Eastern Savings Bank!

November 2018

"BE PREPARED" ...



Six Associates of Eastern Savings Bank instructed a classroom of 27 Boy Scouts, to help them "Be Prepared" by earning their 'Personal Management' Merit Badge at the Fifth Annual Dulaney District Boy Scouts of America's 'Merit Badge University & Service Weekend', held at Towson University on Saturday, September 22, 2018.

The 'Personal Management' Merit Badge program encourages financial literacy and wellness through related topics such as: personal budget management; the psychology behind spending (and saving) habits; smart shopping strategies; and the differences between return on investment and risks; saving and investing; and simple interest vs. compound interest.

The 'Personal Management' Merit Badge is one of 21 required merit badges to reach Eagle Scout rank, the highest rank achievable in the Scouting Program of the Boy Scouts of America (BSA). ☺



Thank You!

We truly value and appreciate our customers, so we are celebrating YOU with "Festive Fridays" in December!

Every Friday during the month of December*, visit any of our four branches for complimentary desserts and refreshments, stay and chat a while and meet with old friends (or make new ones).

In addition, visit any branch on Friday, December 14th for a special free gift!

We thank you for being a loyal customer of Eastern Savings Bank! ☺

**During normal branch hours of operation.
Gifts are in limited quantities, while supplies last!*

5 Tips

to Protect Your Mobile Device

- **Use the passcode lock** on your smartphone and other devices. This will make it more difficult for thieves to access your information if your device is lost or stolen.
- **Log out completely** when you finish a mobile banking session.
- **Use caution when downloading apps.** Apps can contain malicious software, worms, and viruses. Beware of apps that ask for unnecessary "permissions."
- **Avoid storing sensitive information** like passwords or a social security number on your mobile device.
- **Tell your financial institution immediately** if you change your phone number or lose your mobile device.

You are cordially invited to attend...

TAX REFORM: THE BIGGEST CHANGES

Wednesday, November 28, 2018 at 3:30pm

Fullerton Branch

4113 Wholesale Club Drive, Suite 130

Nottingham, Maryland 21236

Hosted by: Mark Rossbach of Mass Mutual

Presented by: John F. Eikenberg, Jr., CPA, CBEC,

Principal - Leonard J. Miller & Associates Chartered

The Tax Cuts and Jobs Act fundamentally changes the individual and business tax landscape and affects nearly every business and individual in the country.

This educational seminar will delve beyond the headlines to discuss this sweeping tax reform: what has changed and what has stayed the same. This seminar will cover tax changes for individuals, estates, and businesses as well as provide insight as to the opportunities created by the recent tax reform. Many of the tax planning techniques offered by your tax planner may now be obsolete or in need of revision.

After attending this event, you will be more aware of:

- Changes to the Individual Income tax system
- The temporary changes to the Estate Tax System
- Tax reductions potentially available to business owners

Don't miss this opportunity.


Registration Time: 3:00 -3:30 PM

Presentation Time: 3:30 – 4:30 PM

Seating is limited.

Please RSVP no later than Friday, November 23, 2018

Contact Mark Rossbach at 410-497-3651 or

MRossbach@financialguide.com today. 

The views and opinions expressed are those of the John F. Eikenberg and may not accurately reflect those of the individual, or company, providing you the seminar. Past performance is no guarantee of future performance or market conditions. Leonard J. Miller & Associates Chartered and Eastern Savings Bank are not a subsidiary or affiliate of Mass Mutual or its affiliated companies. Any discussion of taxes is for general information purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. Clients should confer with their qualified legal, tax and accounting advisors as appropriate.

Investments and/or insurance products offered

- ARE NOT insured by the FDIC or any other federal government agency
- ARE NOT bank deposits or other obligations of or guaranteed by the bank
- ARE subject to investment risks, including the possible loss of principal amount invested.


Mission Accomplished!

Recently, we tasked an internal focus group with helping us update our mission statement to reflect who Eastern Savings Bank is today. We are pleased and proud to present our new mission and vision statements:

Our Mission

Eastern Savings Bank, an FDIC insured community bank, is committed to building relationships by providing personalized banking solutions and services, delivered with integrity and passion.

Our Vision

We are proud of the rewarding connections we maintain with our customers and associates, as well as our dedication to community service which is designed to enrich our local residents and neighborhoods. 



A special offer exclusively for local borrowers!

If you are looking for a mortgage loan, you may be eligible for our special

Hometown Discount Rate.

All properties located in Anne Arundel, Baltimore City, Baltimore County, Carroll, Harford, Howard, Montgomery and Prince George's Counties are eligible.

Call today to get your Hometown Discount Rate quote: **800.787.LOAN**

PORTFOLIO LENDER

Residential, Home Improvement and Commercial Loans 

Loan programs meeting today's needs, with over a century of experience!

All programs are subject to approval by Eastern Savings Bank, fsb.

Locally Owned. Locally operated. Locally Committed.

easternsavingsbank.com

