

# **Your Guide to Consumer Deposit Products & Services**



**EASTERN SAVINGS BANK<sup>®</sup>**

Established 1905

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

**800.787.7ESB**  
**[easternsavingsbank.com](http://easternsavingsbank.com)**

# WELCOME!

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We are proud to provide you with this Guide to Consumer Deposit Products & Services to share what we have to offer. However, the value of banking with Eastern Savings Bank goes far beyond just the features and types of accounts and services we offer.

Privately owned, Eastern Savings Bank is operated by local bankers with strong ties to the Baltimore community. Our leadership understands what our customers want and what our community needs. Not many banks these days can boast that most members of their management team are “locals.” While you won’t see our name on stadiums or in splashy ads, we are invested in building relationships that span generations. Personalized service and decisions that are made in Baltimore are key to delivering on the trust and value we promise to our loyal customers.

Our role as a community bank is at the core of all that we do at Eastern Savings Bank. We are proud to support various organizations and programs that promote wellness and stability in the Baltimore area, particularly those that provide assistance to low-to-moderate income individuals and families.

We exhibit our community commitment through volunteer efforts and supporting local non-profits. The Bank and its affiliates donate hundreds of thousands of dollars each year in the Baltimore community. We also donate \$5 for every new regular deposit account opened at any one of our branches. The donations go to local organizations within the community of that deposit branch. Thus, by banking with Eastern Savings Bank, you are investing in the community in which you live.

For more information, please ask an Associate or visit our website: [easternsavingsbank.com](http://easternsavingsbank.com)



Yaakov S. Neuberger  
President, Eastern Savings Bank

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# CHECKING ACCOUNTS

## Compare Checking Accounts

	EasternEase	Classic	Club 50	Premier
<b>What Do You Need?</b>	A simple checking account with zero minimum balance <sup>1</sup> and low monthly maintenance fee options <sup>1</sup> . It's up to you!	A checking account designed for those interested in benefits, convenience, and the ability to earn interest.	A checking account for individuals 50 years old and better that suits your needs without all the extra costs for services you don't use.	A checking account tailored to those who want to take advantage of the most benefits ESB has to offer, and earn preferred rates on CD accounts.
<b>Minimum Opening Deposit</b>	\$100	\$100	\$100	\$250
<b>Minimum Average Monthly Balance Required</b>	\$0 <sup>1</sup>	\$500	\$250	\$2,500
<b>Monthly Maintenance Fee</b> <i>(When your balance falls below the required minimum average monthly balance and/or account requirements are not met)</i>	\$6 <sup>1</sup>	\$10	\$7.50	\$15
<b>Account Requirements</b>	EasternEase Online <sup>1</sup> + eStatement Enrollment + Direct Deposit  (Must enroll in EasternEase Online + eStatements within 45 days of account opening)	Minimum Average Monthly Balance + Direct Deposit  to avoid monthly maintenance fee	Minimum Average Monthly Balance + Direct Deposit <i>or</i> \$500 Minimum Average Monthly Balance without Direct Deposit  to avoid monthly maintenance fee	Minimum Average Monthly Balance + Direct Deposit <i>or</i> \$5,000 Minimum Average Monthly Balance without Direct Deposit  to avoid monthly maintenance fee
<b>Interest Bearing</b>	_____	Minimum average monthly balance of \$500 to earn disclosed annual percentage yield (APY)	Minimum average monthly balance of \$500 to earn disclosed annual percentage yield (APY)	Minimum average monthly balance of \$500 to earn disclosed annual percentage yield (APY)
<b>FREE Standard Checks</b>	_____	1 free order of standard checks per year	1 free order of standard checks per year	2 free orders of standard checks per year
<b>FREE Cashier's Checks</b>	_____	1 free per day; \$5 for each additional	1 free per day; \$5 for each additional	3 free per day; \$5 for each additional
<b>Discount on Safe Deposit Boxes</b>	_____	_____	_____	25% discount on any annual safe deposit box rental
<b>FREE Domestic Wire Transfers</b>	_____	_____	_____	Yes
<b>Up to \$10 Reimbursement on Foreign ATM Surcharges</b>	_____	_____	_____	Yes
<b>FREE Notary Services</b>	Yes	Yes	Yes	Yes
<b>FREE Online Banking</b> <i>(EasternEase Online, Mobile App)</i>	Yes	Yes	Yes	Yes
<b>FREE Mobile Banking</b> <sup>3</sup> <i>(EasternEase Mobile App)</i>	Yes	Yes	Yes	Yes
<b>FREE eStatements</b> <sup>3</sup>	Yes	Yes - Receive a \$5 bonus for eStatement enrollment	Yes - Receive a \$5 bonus for eStatement enrollment	Yes - Receive a \$5 bonus for eStatement enrollment
<b>FREE Bill Pay</b> <sup>3</sup>	Yes	Yes	Yes	Yes
<b>Surcharge-Free ATM Withdrawals</b> at any Allpoint® or MoneyPass® Network ATM in the United States. <sup>2</sup>	Yes	Yes	Yes	Yes
<b>Gives Back to the Community</b>	Yes	At the time of opening a new account, Eastern Savings Bank will donate \$5 toward a local organization within the community of the deposit branch.		
<b>Account Restrictions Apply</b>	Yes	Please call for a Truth in Savings: 800.787.7372 <i>(see page 12 for additional disclosures)</i>		

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# MONEY MARKET

# SAVINGS ACCOUNTS

## Compare Savings Accounts

Minimum Opening Deposit
Minimum Balance Required to Earn Interest
Monthly Maintenance Fee <i>(When your balance falls below \$50)</i>
FREE Online Banking <i>(EasternEase Online)</i>
FREE Mobile Banking <sup>3</sup> <i>(EasternEase Mobile App)</i>
FREE Bill Pay <sup>3</sup>
FREE eStatements <sup>3</sup>
<b>Surcharge-Free ATM Withdrawals</b> at any Allpoint® or MoneyPass® Network ATM in the United States. <sup>2</sup>
<b>Compatibility with Quicken®, QuickBooks® and Mint®<sup>4</sup></b> <i>(with EasternEase Online Enrollment)</i>
FREE Telephone Banking <i>(EMMA)</i>
<b>Gives Back to the Community</b>
Account Restrictions Apply

Money Market	Retirement Money Market
\$100	\$100
\$100	\$100
\$5	\$0
✓	✓
✓	✓
✓	
✓	✓
✓	
✓	✓
✓	✓
Yes, at the time of opening a new account, Eastern Savings Bank will donate \$5 toward a local organization within the community of the deposit branch.	

Please call for a Truth in Savings: 800.787.7372

## 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](http://easternsavingsbank.com) for the latest promotions and/or financial literacy programs for children and young adults.



## Questions?

For questions regarding Eastern Savings Bank's account options, please contact our Customer Service Center at: 800.787.7ESB, which is open Monday - Thursday from 9 am – 4 pm, Friday from 9 am - 6 pm, and Saturday from 9 am - 1 pm. You can also email us at: [information@easternsavingsbank.com](mailto:information@easternsavingsbank.com).



**ACHIEVE your**  
**PERSONAL GOALS**  
**WITH OUR**  
**PERSONAL BANKING**  
*solutions.*

## OTHER SAVINGS OPTIONS



### 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.

Achieve your personal savings goals with us! Visit [easternsavingsbank.com/bank/interest-rates](http://easternsavingsbank.com/bank/interest-rates) to view and compare the interest rate details of all our savings accounts and other deposit products.

### Individual Retirement Accounts

An Individual Retirement Account<sup>6</sup> (IRA) can be an important part of your overall financial plan. We offer a variety of Certificates of Deposit (CD) and Retirement Money Market Savings Account options. It only takes \$100 to get started!

We offer Traditional and Roth Retirement Plans, as well as Coverdell Education Savings Accounts.

### Coverdell Education Savings Accounts

A Coverdell Education Savings Account<sup>6</sup> can be the opportunity for you to make contributions up to \$2,000 per year to an account for your child, grand-child or other minor up to age 18. The contributor does not need to have earned income, and contributions are not tax deductible.

## DEBIT MASTERCARD®

When you use your debit Mastercard® to shop online, by phone or in a store, every purchase is backed by Zero Liability protection. You will not held liable for unauthorized purchases made with your card<sup>7</sup>.

### Card Controls with SecurLOCK™ Equip

SecurLOCK™ Equip is a free, simple, and secure app that lets you control your debit Mastercard® from your smartphone by turning it on or off with the touch of a button. Now you can control the how, where, and when your debit Mastercard® can be 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.



### Contactless Payment Technology

Our debit Mastercard® includes contactless payment technology. Contactless payment works on your everyday purchases - just tap your card to pay and you're on your way! Speed, simplicity and security wherever the contactless symbol is displayed at checkout.

Contactless cards are safe, highly secured with encryption and have the same protection as EMV chip card payment (merchant may require a PIN).



## 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.

### Features

By accessing EasternEase Online, you will be able to utilize a variety of convenient features, such as:

#### Manage and Pay Bills

Pay all your bills in one convenient location using our free bill payment service! You can schedule bill payments to be made today, next week, or while you're on vacation. You can even set up recurring payments of fixed amounts such as your mortgage, auto loan, or insurance payments.

#### 'Go Green' with eStatements

Save paper and avoid clutter! When you enroll with EasternEase Online, you can also sign up to receive your statements electronically.

#### Premium Alerts

When you enroll with EasternEase Online, you can customize email and SMS text<sup>5</sup> message alerts that will allow you to monitor your accounts and get updates.

#### Transfer Funds Between Accounts

Let our technology do all of the work for you! Transfer money between your Eastern Savings Bank accounts and external accounts.

#### Check Account Balances and Transactions

Access account details and activity, view current balances for your checking and savings accounts, and even see images of your cleared checks - all within the same online banking platform!

## EASTERNEASE MOBILE APP



If you've enrolled in EasternEase Online, you can use our free mobile banking app, 'EasternEase Mobile'! The app has features like mobile check deposits, bill payments, internal transfers and more, all while using your mobile or handheld device!

#### Mobile Deposits<sup>3</sup>

Deposit checks when you want, where you want, through the 'EasternEase Mobile' App<sup>3</sup>. Use our free mobile deposit service to snap a photo of your endorsed check to deposit it online.

#### Download the App Today!

Download the 'EasternEase Mobile' App<sup>3</sup> today from the App Store for iPhone®, iPod Touch® or iPad®, or from Google™ Play for Android™ devices.

Search 'EasternEase Mobile' to find and download the app.



## ATM NETWORKS



### Finding an ATM is easy!

Our debit Mastercard® may be used to withdraw available funds from your account, fee-free<sup>2</sup> at Allpoint® or MoneyPass® ATMs.

Use the Allpoint® or MoneyPass® network's online ATM locator by visiting their website(s) below:



[allpointnetwork.com/locator.aspx](http://allpointnetwork.com/locator.aspx)



[moneypass.com/atm-locator.html](http://moneypass.com/atm-locator.html)

### 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.

### 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.

## ACCOUNT DISCLOSURES

<sup>1</sup> Minimum opening deposit of \$100 required. The \$6 monthly maintenance fee may be waived when you maintain enrollment in EasternEase Online, eStatements and direct deposit, and the account may be automatically closed if the balance remains at zero dollars for 90 days.

<sup>2</sup> An Eastern Savings Bank primary checking account and debit Mastercard® are required for ATM access to a Money Market Savings account. 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.

<sup>3</sup> You must have an existing user account with EasternEase Online to utilize the EasternEase Mobile App, eStatements or Bill Pay services. 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.

<sup>4</sup> 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.

<sup>5</sup> When you choose to receive SMS text message alerts, you are agreeing to the [Terms of Use](#) (please visit: [easternsavingsbank.com/forms/Alerts-SMS-Terms-of-Use.pdf](http://easternsavingsbank.com/forms/Alerts-SMS-Terms-of-Use.pdf)). Standard text message and other rates may apply. See your carrier for details. Send STOP to 20736 to end.

<sup>6</sup> We suggest that you consult your tax advisor before beginning your Retirement or Education Plan to ensure that you choose the one that best meets your financial and retirement goals.

<sup>7</sup> If the card is lost or stolen, the Mastercard Zero Liability program protects against unauthorized purchases. Certain restrictions apply. Please see [mastercard.us/zero-liability.html](http://mastercard.us/zero-liability.html) for terms and conditions. For additional Mastercard Zero Liability Information, please [click here](#).

## COMMUNITY DRIVEN



Our role as a community bank is at the core of all that we do at Eastern Savings Bank, which is why we remain dedicated to donating both time and money toward numerous organizations throughout Baltimore.

For every new regular deposit account opened with us at one of our branches, we'll donate \$5 toward a local organization within the community of that deposit branch.

We are also proud to support various organizations and programs that promote wellness and stability in our communities, particularly those that provide assistance to low-to-moderate income individuals and families.

### **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.

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

Since 1905, we have always supported our local customers and communities, through good times and bad. We understand that small businesses and local communities are the backbone of Maryland (and America), because most of our Associates are part of the local neighborhoods where we live and work, too.

During the COVID-19 pandemic, we participated in the SBA Paycheck Protection Program (PPP) to ensure that businesses in our communities remain strong. Eastern Savings Bank provided more than \$25 million dollars under the SBA Paycheck Protection Program to 150 locally owned small businesses and non-profit organizations in the Baltimore metropolitan area, of which more than 90% were non-customers at the time the PPP loan was made because we saw the need in our community!

## 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.





# CUSTOMER SERVICE CENTER

410.683.1372 | 800.787.7ESB

## BRANCH OFFICES

For our branch hours, please visit:  
[easternsavingsbank.com/contact/branch-hours-locations](http://easternsavingsbank.com/contact/branch-hours-locations)

### ELLICOTT CITY

10060 Baltimore Nat'l. Pike, Ste. G110  
Ellicott City, Maryland 21042  
**410.992.8500**

Safe Deposit Boxes | Night Drop

### PIKESVILLE

1417 Reisterstown Road  
Pikesville, Maryland 21208  
**410.486.8222**

Safe Deposit Boxes | Night Drop

### FULLERTON

4113 Wholesale Club Drive, Suite 130  
Nottingham, Maryland 21236  
**410.661.4412**

Night Drop

### LUTHERVILLE

10 W. Ridgely Road  
Lutherville, Maryland 21093  
**410.683.1372**

Safe Deposit Boxes | Night Drop

## CORPORATE HEADQUARTERS

Executive Plaza 2  
11350 McCormick Road, Suite 200  
Hunt Valley, Maryland 21031  
**410.785.2200 | 800.787.BANK**  
Monday - Friday: 8:30 am - 5 pm

*Report Lost, Stolen, or Unauthorized Use of Debit Mastercards®*  
800.787.2265 (Business Hours Only)  
800.754.4128 (Evenings, Weekends, or Holidays)

*Access your account using one of our convenient services,  
EasternEase Online, EasternEase Mobile, or call EMMA,  
to check your account balances, transfer funds, and much more*  
EMMA: 410.568.6307 / (Toll-free) EMMA: 877.528.7786  
[easternsavingsbank.com](http://easternsavingsbank.com)

*Surcharge free ATM access is provided for our customers  
through the Allpoint® and MoneyPass® networks.*



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