



Mastercard® Zero Liability Information

As an Eastern Savings Bank debit cardholder, Mastercard® Zero Liability applies to your purchases made in the store, over the telephone, online, or via a mobile device and ATM transactions when using your debit Mastercard®.

As a cardholder, you will not be held responsible for unauthorized transactions¹ if:

- You have used reasonable care in protecting your card from loss or theft; and
- You promptly reported a loss or theft of your card to Eastern Savings Bank.

Tell us AT ONCE if you believe your Eastern Savings Bank Mastercard® debit card (“Debit Card”) has been lost or stolen or you believe you have experienced unauthorized Debit Card transactions. Your liability for unauthorized Debit Card transactions is zero dollars (\$0.00) if you: 1) exercised reasonable care in safeguarding your Debit Card from loss or theft; and 2) upon becoming aware of such loss or theft of your Debit Card, promptly (within two business days) reported the loss or theft to Eastern Savings Bank. We may require you to provide a written statement regarding claims of unauthorized Debit Card transactions.

For any unauthorized transactions using your lost or stolen Debit Card, if we determine that you did not exercise reasonable care in safeguarding your Debit Card; were fraudulent in the handling of your account; or failed to report the loss or theft to us promptly, the additional limit on liability may be increased to the maximum allowed under applicable law. Refer to Eastern Savings Bank’s Electronic Funds Banking and Disclosure Agreement on our website for additional information pertaining to unauthorized transactions.

NOTE: Zero Liability does not apply to the following Mastercard® payment cards: commercial cards, or unregistered prepaid cards, such as gift cards.

To report a lost or stolen card, PIN, password or other account breach:

Phone: 1-800-787-7372
9:00 a.m. - 4:00 p.m., Business Days Only

**To report Lost/Stolen Cards/PINs on Evenings, Weekends, and Holidays
call 1-800-754-4128**

Call 1-800-544-2939 to report other Account security concerns on Evenings,
Weekends, and Holidays

Write: Eastern Savings Bank, fsb
Attention: Deposit Operations Department Executive Plaza 2
11350 McCormick Road, Suite 200 Hunt Valley, MD 21031

E-mail: customerservice@easternsavingsbank.com

In Person: At any Eastern Savings Bank deposit branch office

¹ An unauthorized transaction means a transfer from your Account that is initiated without your authority to initiate the transfer and from which you receive no benefit. The term does not include any transfer that is initiated by a person who was furnished with your Access Credentials or card by you, unless you have notified us that transfers by that person are no longer authorized and we have had reasonable opportunity to act on that notification.