



This Eastern Savings Bank, fsb Truth in Savings Disclosure, which includes the Ratesheet and Banking Services and Fees disclosures provided with this document, contains information about deposit products available to consumers only. They do not apply to any account held for a business or commercial purpose or otherwise not held for a family, household or personal purpose. Your account is also governed by the Deposit Account Agreement and, if applicable, the Electronic Banking Disclosure and Agreement.

**Rates**

For rate information, including applicable Annual Percentage Yields (APY), refer to the Ratesheet provided with this disclosure. Eastern Savings Bank may change rates reflected on the Ratesheet at any time without further notice.

**Interest Information**

For accounts that earn interest, interest is calculated using the daily balance method, which applies a daily periodic rate to the principal balance in the account each day. Interest is credited for each account type at the intervals set forth below:

<u>Account Type</u>	<u>Crediting Frequency</u>
Checking	Monthly
Money Market	Monthly
Retirement Money Market	Quarterly
3-17 Month CD	Monthly
18-60 Month CD	Monthly
Retirement 18 Month CD	Annually

The initial deposit and any cash and noncash additions thereafter earn interest from the business day of deposit up to the day of withdrawal. Interest is compounded as set forth in the Ratesheet provided with this disclosure. Annual Percentage Yields assume the interest rate remains unchanged and the funds remain on deposit for one year. Annual Percentage Yields are calculated based on a 366-day year in a leap year. Except for Certificates of Deposit (CD), the interest rate and annual percentage yield may change after the account is opened at any time at the discretion of Eastern Savings Bank. The interest rates for Certificates of Deposit are fixed for the term of the certificate. Eastern Savings Bank may limit the form of payment of interest on Certificates of Deposit.

**Minimum Balance Information**

The minimum required to open an account and the minimum balance required to earn interest and the disclosed APY are set forth in the Rate Sheet provided with this disclosure. Any account may be automatically closed if the balance remains at zero dollars for 90 days.

**Funds Availability**

Since a certain amount of time is required for check clearance, Eastern Savings Bank reserves the right to place a hold on checks deposited. All deposits made on Saturday will be posted on the next business day. Eastern Savings Bank reserves the right to require seven days' written notice prior to withdrawal. Rules and regulations governing the use of checking accounts may be revised or amended by the Bank at any time. See the Deposit Account Agreement, Your Ability to Withdraw Funds From Checking Accounts for more details.

**Eligibility Requirements**

All accounts referenced below are eligible to be opened only by natural persons 18 years of age or older. Savings accounts, including certificates of deposit, may have an additional account owner under the age of 18. The use of the account must be primarily for a consumer (personal, family or household) use. In addition, the following eligibility restrictions apply.

- **EasternEase, Classic, Club 50 and Premier Checking and Money Market Savings Accounts:** Accounts are not available for IRA or ESA investments. They are not eligible for business, nonprofit, entity, sole proprietorship or other nonconsumer owner or purpose. See Requirements to Avoid Monthly Maintenance fee.
- **Retirement Money Market Savings Accounts and Certificates of Deposit (all maturity lengths):** Accounts are available for Individual Retirement Arrangements ("IRA"), Simplified Employee Pension ("SEP") contributions, and Educational Savings Accounts ("ESA").

## Fees and Charges

Your account may be subject to fees. Refer to the fees and charges found in the Banking Services and Fees provided with this disclosure. It can also be found online at [easternsavingsbank.com/forms/Banking-Services-and-Fees.pdf](http://easternsavingsbank.com/forms/Banking-Services-and-Fees.pdf).

### Requirements to Avoid Monthly Maintenance Fee

- **Money Market Savings Accounts:** A \$5.00 monthly maintenance fee will be incurred for any month in which the account balance falls below \$50.00. To encourage children to save, for accounts in the name of a minor (under the age of 18 years at any time during the month), the monthly maintenance fee will be waived so long as there is at least one transaction on the account every six months. Retirement Money Market Accounts do not incur a monthly maintenance fee.
- **EasternEase Checking:** There is no minimum balance, however, the customer must enroll in EasternEase Online Banking and eStatements within 45 days of account opening and receive one electronic direct deposit per statement cycle in order to avoid a \$6.00 monthly maintenance fee. The statement cycle ends approximately at the end of each month.
- **Classic Checking:** A monthly average daily balance of \$500 and one electronic direct deposit per statement cycle is required to avoid a \$10.00 monthly maintenance fee. The statement cycle ends approximately at the end of each month.
- **Eastern Club 50 Checking:** A monthly average daily balance of \$500 (\$250 with one electronic deposit per statement cycle) is required to avoid a \$7.50 monthly maintenance fee. The statement cycle ends approximately at the end of each month.
- **Premier Checking:** A monthly average daily balance of \$5,000 (\$2,500 with one electronic deposit per statement cycle) is required to avoid a \$15.00 monthly maintenance fee. The statement cycle ends approximately at the end of each month.

### Certificates of Deposit Terms

- **Transaction Restrictions for Long and Short-Termed Certificates of Deposit:** Deposit additions are not allowed during the term of a certificate. Withdrawals are not permitted until maturity without an early withdrawal penalty.
- **Transaction Restrictions for 18-Month Retirement IRA Certificate of Deposit:** Deposits are not restricted on this account and are allowed during the term of the certificate. Withdrawals from this account are not permitted until maturity without an early withdrawal penalty.
- **Early Withdrawal Penalties:** A withdrawal of principal prior to the maturity date of any certificate will cause the account holder to forfeit earnings as set forth below.

<u>Term</u>	<u>Penalty</u>
3-14 Months	90 Days
15-47 Months	180 Days
48-60 Months	365 Days

Penalties are calculated using simple interest. The penalty is charged to the account regardless of the length of time the funds withdrawn have remained in the account. The penalty prescribed herein will not be imposed for a withdrawal of principal under the following circumstances: (1) death of any Accountholder; (2) adjudication of incompetence of any Accountholder (3) withdrawal of principal calculated to represent your required minimum distribution using plan balances at Eastern Savings Bank. If the Account is an Individual Retirement Arrangement or other qualified tax plan, refer to the plan disclosures and tax laws for any additional penalties that may be imposed by the Internal Revenue Service.

- **Renewal Information:** A certificate is issued at the time of account opening. Prior to the certificate's maturity date, the account holder will receive a maturity notice indicating the account's maturity date, maturing account balance and grace period ending date. Unless the account holder requests otherwise within seven days after the maturity date, the certificate will be automatically renewed for an additional term equal to the maturing term and at the rate available on the day of maturity. For certificate Specials, refer to the Ratesheet for renewal terms. Should the account be closed within the seven-day grace period, earnings paid as of the maturity date up to the withdrawal will be at the rate in effect on the maturity date.

### Investment Opportunities

For investment opportunities and current rates please visit us on the web at [easternsavingsbank.com](http://easternsavingsbank.com), contact your local branch, or call our Customer Service Center at (800) 787-7372 if outside the Baltimore Metropolitan area. Product decisions are the responsibility of the customer. The information provided is for general information only. It does not constitute professional advice. Please consult your own professional advisers about any financial, tax, or legal issue that you have.



# CONSUMER BANKING SERVICES AND FEES

*Locally Owned. Locally Operated. Locally Committed.*

<b>ATM / DEBIT</b>		
Transactions using the AllPoint® or Money Pass® Networks	FREE	
Non-Proprietary Transactions		
Balance Inquiry	.75	
Domestic Withdrawals/Transfers	1.00	
Domestic Denied Transaction	.50	
International Withdrawals/Transfers	2.00	
International Denied Transaction	1.00	
International Inquiry Transaction	1.00	
International Purchases and Withdrawals	3% of transaction amount	
<b>CASHIER'S CHECK (account holders only)</b>	5.00	
<b>CHANGE OF OWNERSHIP/BENEFICIARY/REGISTRATION (subject to Bank approval)</b>		
All Deposit Accounts	50.00	
<b>COLLECTIONS (Deposits, Cashed Items, Payments)</b>	Cost Varies	
<b>CONTINUOUS OVERDRAFT FEE</b> (Up to a maximum of \$20 per occurrence)	5.00 per day	
<b>DEBIT CARD REPLACEMENT</b>		
Rush Fee	25.00	
<b>DUPLICATE FORMS AND DOCUMENTS</b>		
Check image in excess of 24 per year	2.00	
Statement, Tax Form, Plan or Other Document, etc.	5.00	
<b>EARLY ACCOUNT CLOSURE FEE</b> (if account is closed within 60 days of account opening)		
	25.00	
<b>ESCHEATMENT FEE (one-time fee)</b>	10.00	
<b>INSTANT STATEMENT (a/k/a account history)</b>	5.00	
<b>LEGAL PROCESS</b>		
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	
<b>NON-CUSTOMER CHECK CASHING (Checks drawn on Eastern Savings Bank only)</b>	5.00	
<b>NON-SUFFICIENT FUNDS (per presentment)</b>		
ACH, ATM, Debit, Check, Draft, Electronic Presentment	35.00	
<b>NOTARY SERVICE CHARGE</b>		
Account holders	FREE	
Non-Customers	per document 4.00	
<b>PERSONALIZED CHECKS</b>		
	Price based on style	
<b>PHOTOCOPIER USAGE FEE</b>		
	per copy 2.00	
<b>RESEARCH OR ACCOUNT RECONCILIATION</b> (1/2 hour minimum in 15-minute increments)		
	per hour 25.00	
<b>REGULATED PLANS (IRA and Coverdell ESA Accounts)</b>		
Trustee to Trustee Transfers	FREE	
Required Minimum Distribution	FREE	
Recharacterizations (per account)	25.00	
Change of Beneficiary	10.00	
<b>RETURNED MAIL</b>		
	5.00	
<b>RETURNS (per presentment)*</b>		
Returned Deposited/Cashed Item (drawn by a third party)	5.00	
Returned Deposited/Cashed Item (drawn by the account holder)	30.00	
<b>SAFE DEPOSIT BOXES</b>		
Rental	Price Varies	
Key Deposit	25.00	
Drilling or Lock Replacement	At Cost	
Missed Drilling or Lock Replacement Appointment	At Cost	
<b>SAVINGS BOND REDEMPTION</b>		
	FREE	
<b>SIGNATURE GUARANTEE (account holders only)</b>		
	10.00	
<b>STOP PAYMENT (All Payment Authorizations)</b>		
	30.00	
<b>TELEPHONE TRANSFER (No charge through EMMA)</b>		
	5.00	
<b>WIRE TRANSFER (account holders only)</b>		
Incoming	15.00	
Outgoing Domestic	25.00	

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

The information contained herein applies to all 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.

Call or visit any Eastern Savings Bank office today. We welcome every opportunity to serve you!

Fullerton 410.661.4412 | Pikesville 410.486.8222 | Ellicott City 410.992.8500  
EMMA 410.568.6307 | Customer Service 800.787.7ESB | Emergency Hotline 800.544.2939  
easternsavingsbank.com





**EASTERN SAVINGS BANK®**

Established 1905

easternsavingsbank.com

# NATIONAL RATESHEET

Non-Maryland Residents

**\*INTEREST RATES EFFECTIVE AS OF 9:00 am: October 03, 2023**

Note: Transactional accounts are only available to consumers who live or work within the Baltimore Metropolitan region.

## CHECKING ACCOUNTS

	** APY	RATE	Minimum Balance to Earn Interest	Compounding Frequency
<i>Tiering Schedule</i>				
	0.00%	0.000%	\$0.01	Daily
<sup>1</sup> Club 50 Checking	0.05%	0.050%	\$500	Daily
<sup>1</sup> Classic Checking	0.08%	0.080%	\$5,000	Daily
<sup>2</sup> Premier Checking	0.15%	0.150%	\$10,000	Daily
<sup>1</sup> EasternEase Checking	N/A	N/A	N/A	

## SAVINGS ACCOUNTS

	** APY	RATE	Minimum Balance to Earn Interest	Compounding Frequency
<i>Tiering Schedule</i>				
	0.05%	0.050%	\$0.01	Daily
<sup>1</sup> Money Market Savings	0.08%	0.080%	\$500	Daily
<sup>1</sup> Retirement Money Market	0.08%	0.080%	\$1,000	Daily
	0.10%	0.100%	\$5,000	Daily
	0.15%	0.150%	\$10,000	Daily
	0.50%	0.499%	\$25,000	Daily
	0.95%	0.946%	\$50,000	Daily
	1.00%	0.995%	\$75,000	Daily
	1.25%	1.242%	\$100,000	Daily
	2.40%	2.372%	\$500,000	Daily

## CERTIFICATES OF DEPOSIT

	** APY	RATE	Minimum Balance to Open & Earn Interest	Compounding Frequency
<i>(All certificate products are available for IRA or ESA investments)</i>				
3-Month	0.05%	0.050%	\$1,000	Daily
6-Month	0.07%	0.070%	\$1,000	Daily
12-Month	0.15%	0.150%	\$1,000	Daily
<sup>3</sup> 15-Month ~ <i>Special</i> ~	4.50%	4.402%	\$10,000	Daily
18-Month	0.15%	0.150%	\$1,000	Daily
18-Month IRA <i>(Additions Allowed)</i>	0.15%	0.150%	\$100	Annually
24-Month	0.20%	0.200%	\$1,000	Monthly
30-Month	0.20%	0.200%	\$1,000	Monthly
36-Month	0.25%	0.250%	\$1,000	Monthly
48-Month	0.35%	0.349%	\$1,000	Monthly
60-Month	0.40%	0.399%	\$1,000	Monthly

## CERTIFICATES OF DEPOSIT: JUMBO PLANS

	** APY	RATE	Minimum Balance to Open & Earn Interest	Compounding Frequency
3-Month	0.05%	0.050%	\$100,000	Daily
6-Month	0.07%	0.070%	\$100,000	Daily
12-Month	0.15%	0.150%	\$100,000	Daily
<sup>3</sup> 15-Month ~ <i>Special</i> ~	5.00%	4.879%	\$100,000	Daily
18-Month	0.15%	0.150%	\$100,000	Daily
<sup>4</sup> 20-Month ~ <i>Special</i> ~	4.25%	4.162%	\$100,000	Daily
24-Month	0.20%	0.200%	\$100,000	Monthly
30-Month	0.20%	0.200%	\$100,000	Monthly
<sup>5</sup> 35-Month ~ <i>Special</i> ~	4.50%	4.402%	\$100,000	Monthly
36-Month	0.25%	0.250%	\$100,000	Monthly
48-Month	0.35%	0.349%	\$100,000	Monthly
60-Month	0.40%	0.399%	\$100,000	Monthly

<sup>1</sup>(Minimum to open \$100)

<sup>2</sup>(Minimum to open \$250)

<sup>3</sup>(15-Month CD will renew as an 18-Month CD)

<sup>4</sup>(20-Month CD will renew as an 18-Month CD)

<sup>5</sup>(35-Month CD will renew as a 36-Month CD) **New money only**

\* Interest Rates are subject to change at the sole discretion of Eastern Savings Bank, fsb. For current rate information, visit us on the web at easternsavingsbank.com, contact your local branch, or call our Customer Service Center at (800) 787-7372 if outside the Baltimore Metropolitan area.

\*\* The Annual Percentage Yield ("APY") assumes interest will remain on deposit for one year. A withdrawal prior to maturity will reduce earnings and, in the case of certificates, may be subject to a penalty. The stated Minimum to Earn Interest is also the minimum balance required to obtain the disclosed APY.

Refer to Eastern Savings Bank's Truth-in-Savings Disclosure and Banking Services and Fees for additional terms, conditions, and fees associated with the accounts listed above.

**Rates are applicable for non-Maryland consumer accounts only. For all other customers, please call 800.787.7ESB.**



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