What You Need to Know about Consumer Overdrafts and Overdraft Fees

An overdraft occurs when you do not have a sufficient available balance in your account to cover a transaction, but we pay it anyway. We can cover your overdrafts in two different ways:

1. We have standard overdraft practices that come with your account.
2. We also offer overdraft protection plans, such as a link to a savings account and an overdraft line of credit[1], which may be less expensive than our standard overdraft practices. To learn more, call 1-800-EASTERN or stop by a branch.

This notice explains our standard overdraft practices. For an explanation of how we determine your account's available balance for overdraft purposes, please refer to the Understanding Eastern Bank's Consumer Overdraft Services and Fees disclosure and "*Your Available Balance and Information About Holds*" section of Eastern Bank's Personal Deposit Account Agreement.

What are the standard overdraft practices that come with my consumer account?

We do authorize and pay overdrafts for the following types of transactions:

- Checks and other transactions made using your checking account number.
- Automatic bill payments

We do not authorize and pay for the following types of transactions unless you ask us to (see below):

- ATM transactions
- Everyday debit card transactions

We pay overdrafts at our discretion, which means we do not guarantee that we will always authorize and pay any type of transaction.

If we do not authorize and pay an overdraft, your transaction will be declined.

What fees will I be charged if Eastern Bank pays my overdraft?

Under our standard overdraft practices:

We may charge an Overdraft Fee when we pay an overdraft based on the type of account you have with Eastern Bank.

Type of Account	Overdraft Fee	Maximum Number of Fees Charged Per Day
Premier/Private Bank Checking/Money Market	$0	N/A
All Other Accounts*	$37.00	1

*Special pricing for customers younger than 19 or 65 or older: the Overdraft Fee is reduced to $5.00 for designated accounts.

What if I want Eastern Bank to authorize and pay overdrafts on my ATM and everyday debit card transactions or change my preference?

Online: Visit www.easternbank.com/overdraft

Mail: You may complete the authorization form below or write your own letter and mail it to us at:
Eastern Bank
Customer Service Center EDG2-02
601 Edgewater Dr Ste 150
Wakefield, MA 01880

Phone: Call 1-800-EASTERN (327-8376).

In Person: Visit your nearest branch and our staff will be happy to assist you.

[1] Overdraft line of credit available to qualified applicants.

Authorization

Action Required: Your signature below indicates that you would like Eastern Bank to authorize and pay overdrafts on ATM and everyday debit card transactions (and assess the applicable fees) for account number .

Customer Signature: ______________________________ Date: ____________________________

Bank Use Only: Provide a copy of the form to your customer. If the customer chooses to Opt-In send the original signed form along with a completed "Deposit Account Imaging Cover Sheet" to Document Support.

Each signatory agrees that this document and any related documents may be electronically signed and that any electronic signatures are the same as handwritten signatures for the purposes of validity, enforceability, and admissibility.