

Eastern Bank ATM & Debit Mastercard® Charges

	Standard	Premier/ Private Bank Accounts ¹⁰
ATM TRANSACTIONS^{5,6}		
Withdrawals at Eastern Bank or SUM® ATMs	Free	Free
Withdrawals at Non-Eastern Bank ATMs	\$2	Free
EXPEDITED ATM/DEBIT CARD	\$35	Free
MASTERCARD® INTERNATIONAL ASSESSMENT FEE⁸	1% of the U.S. dollar amount	1% of the U.S. dollar amount

Other Foreign Exchange Services

	Standard	Premier/ Private Bank Accounts ¹⁰
FOREIGN DRAFT	\$25	Free
FOREIGN DRAFT STOP PAYMENT	\$30	Free
FOREIGN CHECK RETURN FEE	\$30	Free
FOREIGN CURRENCY BANK NOTES	\$5	Free

Delivery fee may be applied at non-consignment locations for transactions under \$150. Please contact local branch for currency availability and special delivery options.

Online Banking Monthly Fees

	Standard	Premier/ Private Bank Checking Customers ⁹
ONLINE BANKING	Free	Free
INTUIT® QUICKEN	\$10	Free



6. Surcharges may be assessed by other institutions for the use of their ATM. Surcharges can be avoided by choosing SUM® Program ATMs designated with a decal on or near the exterior of the ATM. ATM surcharges will be reimbursed up to \$10 per statement cycle for eZ Checking Accounts. ATM surcharges will be reimbursed in full for Premier and Private Bank Accounts. Any customer that exceeds \$600 in rebated ATM surcharges annually will receive an IRS 1099 MISC form, which may be taxed to you. Contact your tax advisor.
7. Free for 18/65 status accounts.
8. Imposed by Mastercard® for any international ATM or debit card transactions.
9. Fees that are free for Premier Checking or Private Bank Checking customers are free for the customer no matter what Eastern account is used for the transaction.
10. Fees that are free for Premier/Private Bank Accounts are free for transactions that originate via the Premier Checking/ Money Market Account or Private Bank Checking/Savings/Money Market Account only. Fees will apply if the transaction is originated via a non-Premier or non-Private Bank account.
11. Fee varies depending on the beneficiary bank.
12. Additional fees may apply as indicated on your foreign wire disclosure.
13. Please be aware that merchants and other third parties sometimes re-submit items that we return unpaid. Each re-submission constitutes a separate item. You agree that if any transaction is submitted for payment again after having previously been returned unpaid by us, an Overdraft Fee may be assessed if the item is paid and it exceeds your available balance.

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Mastercard® is a registered Trademark of Mastercard International.

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Personal Deposit Account Fees

Effective July 15, 2024



Member FDIC



EBRET-5100 (7/24)

Eastern Bank
JOIN US FOR GOOD®

CHECKING ACCOUNTS

	Minimum to Open	Maintenance Fee	Requirements
FREE CHECKING^{1,2}	\$25	N/A	N/A
eZ Checking	\$50	\$10	Required to avoid monthly maintenance fee: eStatements and either: 15 debit card purchases* OR \$1,500 average monthly ledger balance
Premier Checking	\$500	N/A	Required for Premier Checking Account: \$25,000 in combined balances among designated accounts**
Private Bank Checking³	\$500	N/A	Required for Private Bank Checking Account: - For Private Bank clients only \$100,000 in combined deposit balances among designated accounts***

* PIN or signature purchases only. ATM transactions excluded.

** Eligible accounts include checking, savings, CDs, money markets, IRA CDs, IRA Savings, and consumer loans, but exclude mortgage loans. The combined balance of eligible accounts is the sum of the average daily balances of those accounts for the period beginning on the first day of the Premier Checking or Private Bank Checking statement cycle and ending 3 business days before the end of that statement cycle. Accounts that fail to meet the combined balance requirement may be automatically changed to a Free Checking Account without prior notice.

*** Eligible accounts include checking, savings, CDs, money markets, IRA CDs and IRA Savings. The combined balance is the sum of the average daily balances of those accounts for the Private Bank Checking statement cycle. Exceptions may apply. Please speak with your Private Banker for additional details.

SAVINGS ACCOUNTS

	Minimum to Open	Maintenance Fee	Minimum Daily Balance to Avoid Monthly Maintenance Fee
Statement Savings^{1,2}	\$10	N/A	N/A
Private Bank Savings³	\$10	N/A	N/A

MONEY MARKET ACCOUNTS

	Minimum to Open	Maintenance Fee	Minimum Daily Balance to Avoid Monthly Maintenance Fee
Investment Plus Statement	\$2,500	\$7	\$2,500
Prime Liquid Assets	\$2,500	\$7	\$2,500
Premier Money Market⁴	\$2,500	N/A	N/A
Private Bank Money Market³	\$2,500	N/A	N/A

1. Depositors who are under age 19 or who are age 65 or over are eligible for an account for which many of the fees will be reduced or eliminated. Ask for additional information.

2. Meets "Basic Banking for Massachusetts" standards.

3. Private Bank Checking/Savings/Money Market accounts are available only for Private Bank clients.

4. Premier or Select Checking required for Premier Money Market.

5. Free for eZ Checking, Premier Checking/Money Market Accounts and Private Bank Checking/Savings/Money Market Accounts.

Other Account Fees

	Standard	Premier/ Private Bank Checking Customers ⁹
BANK CHECKS		
Money Order ⁷ (customers only)	\$5	Free
Treasurer's Check ⁷ (customers only)	\$9	Free
Money Order Stop Payment/Reissue	\$25	Free
Treasurer's Check Stop Payment/Reissue	\$35	Free
BOND COLLECTION		
Coupon Envelope Processed	\$12	Free
Coupon Envelope Returned	\$18	Free
Bearer Bonds (per bond)	\$22	Free
LIENS & WRITS (each)	\$100	\$100
LEVIES		
State Agency	\$100	\$100
IRS	\$100	\$100
COIN VERIFICATION FEE (Standard and non standard amounts accepted for deposit)	\$4/bag	Free
ANNUAL RETIREMENT PLAN SERVICE FEE (per plan)	\$10	Free
LIQUIDATION FEE (retirement plans - either closed or transferred)	\$50	Free
STATEMENT BALANCING (per hour, maximum 2 hours)	\$20	Free
COLLECTION ITEMS		
Domestic Collection Item Fee	\$15	Free
Foreign Collection Fee	\$25	Free
Foreign Denominated Cash Letter Fee	\$5	Free
ADMINISTRATIVE FEE (abandoned property)	\$50	\$50
ACCOUNT CLOSING BY MAIL⁷	\$10	Free
	Standard	Premier/ Private Bank Accounts ¹⁰
OVERDRAFT¹³ Items paid into overdraft (limit of 1 fee per business day)	\$35	Free
STOP PAYMENT⁷	\$30	Free
EXTENDED STOP PAYMENT⁷	\$35	Free
WIRE TRANSFERS⁷		
Incoming (foreign or domestic)	\$12	Free
Outgoing (domestic)	\$23	Free
Outgoing (foreign)		
U.S. Currency ¹¹	\$45 or \$70	Free
Foreign Currency ¹²	\$70	Free

Continued on Back

Amendment to the Personal Deposit Account Fees (Dated July 15, 2024)

Beginning May 21, 2025 the following products will be available to consumers:

Money Market Special

Minimum to Open: \$2,500

Maintenance Fee: \$7

Minimum Daily Balance to Avoid Monthly Maintenance Fee: \$2,500

\$25,000 in money new to Eastern Bank required for existing Eastern Bank deposit customers

Private Bank Money Market Special

Minimum to Open: \$0

Maintenance Fee: \$0

For Private Bank clients only

The Money Market Special and the Private Bank Money Market Special are tiered-rate accounts. The rate at which we pay interest (and, therefore, the Annual Percentage Yield (APY)) changes based on the balance of the account. The minimum balance required to qualify for each tier is disclosed on a separate document that we provide to you at account opening. Current rates are also available online at **www.easternbank.com** or at any of our branch locations. Fees may reduce earnings.

For questions, please call 1-800-EASTERN (327-8376), Monday - Friday 7:00 a.m. to 8:00 p.m., Saturday 9:00 a.m. to 3:00 p.m.



Member FDIC

EB-AMEND-P5 (5/25)

Amendment to the Personal Deposit Account Fees (Dated July 15, 2024)

Effective September 1, 2025, a \$10 transaction/shipping fee will be applied at non-consignment locations for Foreign Exchange Services. Please contact your local branch for currency availability. The fee is waived for Premier and Private Bank Accounts.

For questions, please call 1-800-EASTERN (327-8376), Monday - Friday 7:00 a.m. to 8:00 p.m., Saturday 9:00 a.m. to 3:00 p.m.



Member FDIC

EB-AMEND-P6 (6/25)

Amendment to the Personal Deposit Account Fees (Dated July 15, 2024)

The following fee changes will go into effect March 24, 2026:

Fee Description	Fee as of March 24, 2026
Overdraft Fee: Standard overdraft fee	\$37*
ATM Transaction Fee: Withdrawals at Non-Eastern Bank ATMs	\$2.50*
International Assessment Fee (formerly called Mastercard® International Assessment Fee)	3% of the U.S. dollar amount

** Fee will continue to be free for Premier and Private Bank accounts*

For questions, please call 1-800-EASTERN (327-8376), Monday - Friday 7:00 a.m. to 8:00 p.m., Saturday 9:00 a.m. to 3:00 p.m.



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EB-AMEND-P6 (1/26)



Please see the reverse side for changes to Business Deposit Account Fees.

Amendment to the Personal Deposit Account Fees

The following product will be available to consumers effective April 14, 2026.

Money Market Plus	Fee as of April 14, 2026
Minimum to Open	\$25,000
Maintenance Fee	\$7
Minimum Daily Balance to Avoid Monthly Maintenance Fee	\$2,500
New Money required for existing Eastern Bank deposit customers	\$25,000

Limit 1 account per customer

The Money Market Plus is a variable tiered-rate account. The rate at which we pay interest (and, therefore, the Annual Percentage Yield (APY)) changes based on the balance of the account. The minimum balance required to qualify for each tier is disclosed on a separate document that we provide to you at account opening. Current rates are also available online at www.easternbank.com or at any of our branch locations. Fees may reduce earnings.

For questions, please call 1-800-EASTERN (327-8376), Monday - Friday 7:00 a.m. to 8:00 p.m., Saturday 9:00 a.m. to 3:00 p.m.



Member FDIC
EB-AMEND P7 (4/26)

Amendment to the Personal Deposit Account Fees

The following product will be available to consumers effective July 14, 2026.

Private Bank Money Market Plus Reserve	Fee as of July 14, 2026
Minimum to Open	\$0
Maintenance Fee	\$0
New money required for existing Eastern Bank deposit customers	\$100,000

Limit 1 account per customer

The Private Bank Money Market Plus Reserve is a variable tiered-rate account. The rate at which we pay interest (and, therefore, the Annual Percentage Yield (APY)) changes based on the balance of the account. The minimum balance required to qualify for each tier is disclosed on a separate document that we provide to you at account opening. Fees may reduce earnings.

For questions, please call 1-800-EASTERN (327-8376), Monday - Friday 7:00 a.m. to 8:00 p.m., Saturday 9:00 a.m. to 3:00 p.m.



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EB-AMEND P8 (7/26)