## Eastern Bank Overdraft Solutions

### Consumer Quick Guide

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### Details

**Prevent**

These free services allow you to keep track of your balance to ensure that you're always on top of what is going on in your account.

**Protect**

This product gives you overdraft protection and the comfort of knowing your checks can be paid even if your checking account balance is “off” a little.

**Pay²**

For qualified customers, Eastern Bank will pay overdrafts up to $500. Overdraft payment gives you peace of mind so you don’t have to worry about your checks and other payments being returned.

Eastern Bank will not authorize and pay overdrafts for debit card and ATM transactions unless you instruct us to do so. You may elect ATM/debit card coverage to authorize Eastern Bank to pay debit card purchases and ATM withdrawals that overdraw your account up to $500.

### Fees

- **None**
- **$25.00 annual fee**
- **18.00% interest rate**
- **$10.00 fee per each advance¹**
- **Effective 10/17/16, the $10 cash advance transfer fee will be rebated for overdraft advances less than or equal to $5.00¹**
- **Limited to six transfers from a savings account per statement period**
- **No fee unless the service is used**
- **No fee if your account is overdrawn by $5 or less**
- **$35.00 for each item paid or returned**
- **Limited to 5 fees per day**

### Eligibility and qualifications

- **Monthly statements are available to all customers.**
- **Electronic statements, online and mobile banking are available to all customers with access to a personal computer and/or compatible mobile device.**
- **All applications are subject to credit approval.**
- **Available to all customers.**
- **Accounts become eligible after they have been open for at least 30 days**
- **Accounts remain eligible so long as the account:**
  1. Is brought to a positive balance within 10 calendar days of an overdraft, and
  2. Does not become overdrawn more than 75 times in a 12 month period
- **You must qualify for standard coverage to opt in to ATM/debit card coverage.**

### How do I get it?

- **Sign up for online banking at easternbank.com. You can set up your customized alerts within online banking. Or download our mobile banking app with a compatible mobile device.**
- **Call 1-800-EASTERN**
- **Apply in a branch**
- **Apply online**
- **Call 1-800-EASTERN**
- **Visit a branch**
- **Use our online Overdraft Election Form**
- **Call 1-800-EASTERN**
- **Visit a branch**

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¹ Advances/transfers are made at the end of each business day in the total amount by which the deposit account is overdrawn.

² If, at any time, you decide that you do not want us to pay your overdraft transactions you may opt out of standard coverage. By choosing to opt out of standard coverage, you are instructing us to (where possible) decline or return any transaction that would overdraw your account. Your account will still be subject to the standard NSF Return Item Fee.

³ Standard coverage is provided at the bank’s sole discretion and can be suspended due to improper management of your account. Reasons for revocation include, but are not limited to: return deposited items, repeated continued overdraft periods, suspected fraud or any other activity that lies outside of the intentions of our overdraft practices.