What You Need to Know about Overdrafts and Overdraft Fees

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

1. **Standard Overdraft Practices:** We have standard overdraft practices that come with your account.

2. **Overdraft Protection Plans:** 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 (327-8376) or stop by a branch.

This notice explains our standard overdraft practices.

**What are the standard overdraft practices that come with my 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 will charge you a fee each time we pay an overdraft based on the type of account you have with Eastern Bank.

<table>
<thead>
<tr>
<th>Type of Account</th>
<th>Per Item Fee</th>
<th>Maximum Number of Fees Charged Per Day</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premier Checking/Money Market</td>
<td>$0</td>
<td>N/A</td>
</tr>
<tr>
<td>All Other Accounts*</td>
<td>$35.00</td>
<td>5</td>
</tr>
</tbody>
</table>

* For customers younger than age 19 or age 65 or older, the Per Item Fee is reduced to $5.00 for designated accounts.

**Overdraft Election**

If you would like Eastern Bank to authorize and pay overdrafts on your ATM and everyday debit card transactions or if you need to change your preferences, you may do so in one of the following ways.

**Online:** Visit www.easternbank.com/overdraft.

**Mail:**

You may mail us at:

Eastern Bank
Customer Service Center, EP3-02
195 Market St
Lynn, MA 01901

**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.