

## Other Account Fees Continued

	Standard	Premier Accounts <sup>14</sup>
<b>OVERDRAFT</b> <sup>9</sup> Non-Sufficient Funds (NSF) overdraft items returned or paid against insufficient or uncollected funds by check, ATM, Debit Card or POS transaction, ACH or other means limited to a total of 5 items charged per day.	\$35	Free
<b>RETURN DEPOSIT ITEM</b> <sup>10</sup> (Deposited or cashed check returned unpaid)	\$5.71	Free
<b>STOP PAYMENT</b> <sup>10</sup>	\$30	Free
<b>EXTENDED STOP PAYMENT</b> <sup>10</sup>	\$35	Free
<b>WIRE TRANSFERS</b> <sup>10</sup>		
Incoming (Foreign or Domestic)	\$12	Free
Outgoing (Domestic)	\$23	Free
Outgoing (Foreign)		
U.S. Currency	\$45	Free
Foreign Currency <sup>15</sup>	\$70	Free
<b>AUTOMATIC BALANCE PROTECTION</b> <sup>11</sup>	\$10	Free
<b>PHONE-IN TRANSFER</b> (per request)	\$5	Free

## Eastern Bank ATM & Debit MasterCard® Charges

	Standard	Premier Accounts <sup>14</sup>
<b>ATM TRANSACTIONS</b> <sup>7,8</sup>		
Withdrawals at Eastern Bank or SUM® ATMs	Free	Free
Balance Inquiries at Eastern Bank or SUM® ATMs	Free	Free
Withdrawals at Non-Eastern Bank ATMs	\$2.00	Free
Balance Inquiries at Non-Eastern Bank ATMs	\$2.00	Free
Mini Statements at Eastern Bank ATMs	\$1.00	Free
<b>EXPEDITED ATM/DEBIT CARD</b>	\$35	Free
<b>MASTERCARD® INTERNATIONAL ASSESSMENT FEE</b> <sup>12</sup>	1% of the U.S. dollar amount	1% of the U.S. dollar amount

## Other Foreign Exchange Services

	Standard	Premier Accounts <sup>14</sup>
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 your local branch for currency availability and special delivery options.

## Online Banking Monthly Fees

	Standard	Premier Customers <sup>13</sup>
<b>ONLINE BANKING</b>	Free	Free
<b>INTUIT® QUICKEN</b>	\$10	Free

- 7 Free for eZ Checking and Premier Checking/Money Market Accounts.
- 8 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 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.
- 9 18/65 Status Overdraft Fee is \$5.
- 10 Free for 18/65 Status accounts.
- 11 18/65 Status Automatic Balance Protection Fee is \$5.
- 12 Imposed by MasterCard® for any international ATM or debit card transactions.
- 13 Fees that are free for Premier customers, are free for the customer no matter what Eastern account is used for the transaction.
- 14 Fees that are free for Premier Accounts are free for transactions that originate via the Premier Checking or Premier Money Market Account only. Fees will apply if the transaction is originated via a non-Premier account.
- 15 Additional fees may apply as indicated on your foreign wire disclosure.

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# Personal Deposit Account Fees

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CHECKING ACCOUNTS	Minimum to Open	Maintenance Fee	Requirements	Inactivity Fee <sup>1</sup>
Free Checking <sup>2,3</sup>	\$25	N/A	N/A	\$5
eZ Checking	\$50	\$10	Required to avoid monthly maintenance fee: eStatements and either: • 15 debit card purchases* or • \$1,500 average monthly ledger balance	N/A
Premier Checking	\$500	N/A	Required for Premier Checking Account: \$25,000 in combined balances among designated accounts**	N/A

\* PIN or signature purchases only. ATM transactions excluded.

\*\* Eligible accounts include checking, savings, CDs, money markets, IRA, 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 statement cycle and ending 3 business days before the end of that statement cycle. Accounts that fail to meet the combined balance requirement will be automatically changed to a Free Checking Account without prior notice.

SAVINGS ACCOUNTS	Minimum to Open	Excess Transaction Fee <sup>5</sup>	Maintenance Fee	Minimum Daily Balance to Avoid Monthly Maintenance Fee
Statement/ Passbook Savings <sup>2,3</sup>	\$10	\$10	N/A	N/A

MONEY MARKET ACCOUNTS	Minimum to Open	Excess Transaction Fee <sup>5</sup>	Monthly Maintenance Fee	Minimum Daily Balance to Avoid Monthly Maintenance Fee
Investment Plus Statement	\$2,500	\$10	\$7	\$2,500
Prime Liquid Assets	\$2,500	\$10	\$7	\$2,500
Premier Money Market <sup>4</sup>	\$0	\$10	N/A	N/A

1 Inactivity fee applies monthly when account is inactive over six (6) months with a balance of less than \$500. Accounts are considered inactive if no customer initiated deposit or withdrawal has been posted to the account.

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

3 Meets "Basic Banking for Massachusetts" standards.

4 Premier or Select Checking required for Premier Money Market.

5 Per monthly statement period, you may make no more than six (6) transfers, and/or withdrawals by means of preauthorized, automatic, telephone or computer instructions or checks.

6 No charge for the first 25 copies of cancelled checks requested annually per account. Fee applies per cancelled check copy thereafter.

## Other Account Fees

	Standard	Premier Checking Customers <sup>11</sup>
<b>BANK CHECKS</b>		
Money Order <sup>10</sup> (Customers Only)	\$5	Free
Treasurer's Check <sup>10</sup> (Customers Only)	\$9	Free
Money Order Stop Payment/Reissue	\$25	Free
Treasurer's Order Stop Payment/Reissue	\$35	Free
<b>BOND COLLECTION</b>		
Coupon Envelope Processed	\$12	Free
Coupon Envelope Returned	\$18	Free
Bearer Bonds (per Bond)	\$22	Free
<b>LIENS &amp; WRITS</b> (Each)	\$100	\$100
<b>LEVIES</b>		
Commonwealth of Massachusetts	\$100	\$100
IRS	\$100	\$100
<b>COIN VERIFICATION FEE</b>	\$4/bag	Free
(Standard and non standard amounts accepted for deposit)		
<b>RESEARCH</b> (In-Branch or Department)		
Customer Account Research (per hour)	\$25	Free
Non-Customer Account Research (per hour)	\$50	N/A
Statement Copies (per statement)	\$6	Free
Copy of Cancelled Check <sup>6</sup>	\$5	Free
Other Document Duplication (per page)	\$5	Free
<b>ANNUAL RETIREMENT PLAN SERVICE FEE</b>		
(per plan)	\$10	Free
<b>LIQUIDATION FEE</b>		
(Retirement Plans – Either Closed or Transferred)	\$50	Free
<b>STATEMENT BALANCING</b>		
(per hour, maximum 2 hours)	\$20	Free
<b>COLLECTION ITEMS</b>		
Domestic Collection Item Fee	\$15	Free
Foreign Collection Fee	\$25	Free
Foreign Denominated Cash Letter Fee	\$5	Free
<b>ADMINISTRATIVE FEE</b> (Abandoned Property)	\$50	\$50
<b>ACCOUNT CLOSING BY MAIL</b> <sup>10</sup>	\$10	Free
<b>CASH RESERVE ANNUAL FEE</b>	\$25	Free