What You Need to Know about Overdrafts and Overdraft Fees

An overdraft occurs when you do not have enough available funds 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 compute the available funds in your account for overdraft purposes, see the "Overdrafts" section of Eastern Bank's Personal Deposit Account Agreement.

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:

<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>

\(*\) Special pricing for customers younger than 19 or 65 or older: the Per Item 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](http://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 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 assist you.

\(1\) Overdraft line of credit available to qualified applicants.