

Other Account Fees *(Continued)*

	Standard	Premier Accounts ¹³
AUTOMATIC BALANCE PROTECTION¹⁰	\$10	Free
PHONE-IN-TRANSFER <i>(per request)</i>	\$5	Free

Eastern Bank ATM & Debit MasterCard® Charges

	Standard	Premier Accounts ¹³
ATM TRANSACTIONS^{6,7}		
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	Free
Balance Inquiries at Non-Eastern Bank ATMs	\$2	Free
Mini Statements at Eastern Bank ATMs	\$1	Free
EXPEDITED ATM/DEBIT CARD	\$35	Free
MASTERCARD® INTERNATIONAL ASSESSMENT FEE ¹¹	1% of the U.S. dollar amount	1% of the U.S. dollar amount

Other Foreign Exchange Services

	Standard	Premier Accounts ¹³
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 Accounts ¹²
ONLINE BANKING	Free	Free
INTUIT® QUICKEN	\$10	Free



- Free for eZ Checking and Premier Checking/Money Market Accounts
- 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.
- We may charge you an Overdraft Fee or Returned Item (NSF) Fee each time an item is presented for payment that exceeds your available balance. Please be aware that merchants and other third parties may resubmit items that we return unpaid, including, for example, checks and ACH transactions. This means you may be charged more than one fee as a result of a returned item and resubmission(s) of the returned item. 18/65 Status Overdraft Fee is \$5
- Free for 18/65 Status accounts.
- 18/65 Status Automatic Balance Protection Fee is \$5.
- Imposed by MasterCard® for any international ATM or debit card transactions.
- Fees that are free for Premier customers, are free for the customer no matter what Eastern account is used for the transaction.
- 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.
- Fee varies depending on the beneficiary bank.
- Additional fees may apply as indicated on your foreign wire disclosure. SUM® is a registered Trademark of NYCE Payments Network, LLC. MasterCard® is a registered Trademark of MasterCard International.

Personal Deposit Account Fees

Effective October 1, 2021



Member FDIC

EBRET-5100 (7/21)

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* <u>OR</u> • \$1,500 average monthly ledger balance
Premier Checking	\$500	N/A	Required for Premier Checking Account: • \$25,000 in combined balances among designated accounts**

* 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 may be automatically changed to a Free Checking Account without prior notice.

SAVINGS ACCOUNTS

	Minimum to Open	Excessive Transaction Fees ⁴	Maintenance Fee	Minimum Daily Balance to Avoid Monthly Maintenance Fee
Statement/ Passbook Savings^{1,2}	\$10	\$10	N/A	N/A

MONEY MARKET ACCOUNTS

	Minimum to Open	Excessive Transaction Fees ⁴	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 Market³	\$0	\$10	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. Premier or Select Checking required for Premier Money Market.
4. 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. We will impose an Excessive Transaction Fee for each transaction in excess of the allowable limit.
5. 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 ²
BANK CHECKS		
Money Order ⁹ (customers only)	\$5	Free
Treasurer's Check ⁹ (customers only)	\$9	Free
Money Order Stop Payment/Reissue	\$25	Free
Treasurer's Order 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		
Commonwealth of Massachusetts	\$100	\$100
IRS	\$100	\$100
COIN VERIFICATION FEE	\$4/bag	Free
(Standard and non standard amounts accepted for deposit)		
RESEARCH (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 ⁵	\$5	Free
Other Document Duplication (per page)	\$5	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 MAIL⁹	\$10	Free
CASH RESERVE ANNUAL FEE	\$25	Free
	Standard	Premier Accounts ¹⁵
OVERDRAFT/ RETURNED ITEM (NSF)⁸	\$35	Free
Items paid into overdraft or returned against an insufficient available balance (limit of 5 fees per business day)		
RETURN DEPOSIT ITEM⁹	\$5.71	Free
(deposited or cashed check returned unpaid)		
STOP PAYMENT⁹	\$30	Free
EXTENDED STOP PAYMENT⁹	\$35	Free
WIRE TRANSFERS⁹		
Incoming (foreign or domestic)	\$12	Free
Outgoing (domestic)	\$23	Free
Outgoing (foreign)		
U.S. Currency ¹⁴	\$45 or \$70	Free
Foreign Currency ¹⁵	\$70	Free