### Business Banking Fee Schedule

**Effective October 1, 2021**

#### Business Deposit Account Fees

**SELECT BUSINESS CHECKING: LEVEL ONE**
- Combined Minimum Daily Balance Requirement: $10,000
- Monthly Maintenance: $11
- Per Item Fee for Each Transaction in Excess of 100 per Monthly Statement Period: $0.30
- Minimum Initial Deposit: $50

**SELECT BUSINESS CHECKING: LEVEL TWO**
- Combined Minimum Daily Balance Requirement: $20,000
- Monthly Maintenance: $18
- Per Item Fee for Each Transaction in Excess of 200 per Monthly Statement Period: $0.50
- Minimum Initial Deposit: $50

**PREMIER BUSINESS CHECKING**
- Combined Average Daily Balances in Designated Accounts: $40,000
- Monthly Maintenance: $50
- Per Item Fee for Each Transaction in Excess of 500 per Monthly Statement Period: $0.50
- Minimum Initial Deposit: $50

**BUSINESS CHECKING**
- Monthly Maintenance: $13
- Per Check Paid: $0.20
- Per Deposit: $1
- Per Item Deposited: $0.15
- Minimum Initial Deposit: $50
- Preauthorized ACH Credit/Debit: $0.25
- Cash Counting Fee: $0.15/$100
- Fees may be offset in whole or in part with earnings credit generated from your account balances.

**CASH MANAGEMENT CHECKING**
- Monthly Maintenance: $21
- Per Check Paid: $0.20
- Per Deposit: $1
- Per Item Deposited: $0.15
- Minimum Initial Deposit: $50
- Negative Collected Balance Base: Prime + 3.00%
- Deposit Assessment: Fee varies
- Preauthorized ACH Credit/Debit: $0.25
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#### Savings Accounts

<table>
<thead>
<tr>
<th><strong>BUSINESS STATEMENT SAVINGS</strong></th>
<th>Minimum Daily Balance Requirement to Avoid Monthly Maintenance</th>
<th>Monthly Maintenance</th>
<th>Minimum Initial Deposit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Free Business Checking</strong></td>
<td>$500</td>
<td>$2</td>
<td>$25</td>
</tr>
<tr>
<td><strong>Select Business Checking I</strong></td>
<td>$2,500</td>
<td>$7</td>
<td>$50</td>
</tr>
<tr>
<td><strong>Premier Business Checking</strong></td>
<td>$10,000</td>
<td>$11</td>
<td>$50</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>BUSINESS INVESTMENT PLUS</strong></th>
<th>Minimum Daily Balance Requirement to Avoid Monthly Maintenance</th>
<th>Monthly Maintenance</th>
<th>Minimum Initial Deposit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Free Business Checking</strong></td>
<td>$2,500</td>
<td>$7</td>
<td>$50</td>
</tr>
<tr>
<td><strong>Select Business Checking I</strong></td>
<td>$2,500</td>
<td>$7</td>
<td>$50</td>
</tr>
<tr>
<td><strong>Premier Business Checking</strong></td>
<td>$10,000</td>
<td>$11</td>
<td>$50</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>PRIME LIQUID ASSETS</strong></th>
<th>Minimum Daily Balance Requirement to Avoid Monthly Maintenance</th>
<th>Monthly Maintenance</th>
<th>Minimum Initial Deposit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Free Business Checking</strong></td>
<td>$2,500</td>
<td>$7</td>
<td>$50</td>
</tr>
<tr>
<td><strong>Select Business Checking I</strong></td>
<td>$2,500</td>
<td>$7</td>
<td>$50</td>
</tr>
<tr>
<td><strong>Premier Business Checking</strong></td>
<td>$10,000</td>
<td>$11</td>
<td>$50</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>BUSINESS SELECT MONEY MARKET</strong></th>
<th>Minimum Daily Balance Requirement to Avoid Monthly Maintenance</th>
<th>Monthly Maintenance</th>
<th>Minimum Initial Deposit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Free Business Checking</strong></td>
<td>$2,500</td>
<td>$7</td>
<td>$50</td>
</tr>
<tr>
<td><strong>Select Business Checking I</strong></td>
<td>$2,500</td>
<td>$7</td>
<td>$50</td>
</tr>
<tr>
<td><strong>Premier Business Checking</strong></td>
<td>$10,000</td>
<td>$11</td>
<td>$50</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>NOT-FOR-PROFIT BUSINESS SAVINGS</strong></th>
<th>Minimum Daily Balance Requirement to Avoid Monthly Maintenance</th>
<th>Monthly Maintenance</th>
<th>Minimum Initial Deposit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Free Business Checking</strong></td>
<td>$250</td>
<td>$2</td>
<td>$25</td>
</tr>
<tr>
<td><strong>Select Business Checking I</strong></td>
<td>$250</td>
<td>$2</td>
<td>$25</td>
</tr>
<tr>
<td><strong>Premier Business Checking</strong></td>
<td>$1,000</td>
<td>$11</td>
<td>$50</td>
</tr>
</tbody>
</table>

#### Checking Accounts

<table>
<thead>
<tr>
<th><strong>FREE BUSINESS CHECKING</strong></th>
<th>Daily Minimum Balance Requirement to Avoid Monthly Maintenance</th>
<th>Monthly Maintenance</th>
<th>Per Item Fee for Each Transaction in Excess of 100 per Monthly Statement Period</th>
<th>Cash Deposit Handling Fee less than $7,500</th>
<th>Over $7,500</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Free Business Checking</strong></td>
<td>N/A</td>
<td>No charge</td>
<td>$0.50</td>
<td>$0.50</td>
<td>$0.50</td>
</tr>
<tr>
<td><strong>Select Business Checking I</strong></td>
<td>N/A</td>
<td>No charge</td>
<td>$0.50</td>
<td>$0.50</td>
<td>$0.50</td>
</tr>
<tr>
<td><strong>Premier Business Checking</strong></td>
<td>N/A</td>
<td>No charge</td>
<td>$0.50</td>
<td>$0.50</td>
<td>$0.50</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Inactivity Fee</strong></th>
<th>Minimum Initial Deposit</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Free Business Checking</strong></td>
<td>$50</td>
</tr>
<tr>
<td><strong>Select Business Checking I</strong></td>
<td>$50</td>
</tr>
<tr>
<td><strong>Premier Business Checking</strong></td>
<td>$50</td>
</tr>
</tbody>
</table>

**As part of your Business Deposit Account Agreement, the Business Banking Fee Schedule provides you with monthly fees, service charges and minimum balance requirements that apply to Eastern Bank Business Accounts. Fees or balance requirements may be changed at any time, with prior notification, in accordance with the Agreement.**

So that you may calculate service charges, please note that the term “transaction” includes checks paid, automated clearing house (ACH) debits, ATM withdrawals, Point of Sale (POS) debit transactions and deposited items.
### Business Deposit Account Fees

**Business Interest Checking**

- Available only to sole proprietorships, trusts, estate accounts and not-for-profit organizations (501(c)(3)–(13), (19)).
- Minimum Daily Balance Requirement:
  - to Avoid Monthly Maintenance: $5,000
  - Per Check Paid: $0.20
  - Per Deposit: $1
  - Per Item Deposited: $0.15
  - Minimum Initial Deposit: $50

### Other Account Fees

These fees may be charged when you use the special services listed below. The fees apply regardless of the minimum, daily or average balance of your account.

#### Audit Confirmation
- **Bonds**: $15
- **Bonds**: $22
- **Coupon Envelope Processed**: $12
- **Coupon Related**: $18

#### Bank Checks
- **Money Order**: $5
- **Money Order Stop Payment/Reissue**: $25
- **Treasurer’s Check**: $19
- **Treasurer’s Check Stop Payment/Reissue**: $35

#### Collection Items
- **Domestic Collection Item Fee**: $15
- **Domestic Denominated – Cash Letter**: $15
- **Foreign Drawn Checks – Collection**: $25
- **Foreign Denominated Checks**:
  - <$2,500 USD – Cash Letter: $5
  - >$2,500 USD – Cash Letter: No charge
- **Foreign Check Return Fee**: $30

#### Foreign Exchange Services
- **Foreign Draft**: $25
- **Foreign Draft Stop Payment**: $30
- **Foreign Currency Bank Notes**: $5

#### Return Deposit Items
- **Deposited or cashed check returned unpaid**: $6
- **Re-Deposits**: $10
- **Return Deposit Item Charged to Account**: $10

#### Administrative
- **Abandoned Property**: $50

#### Legal
- **Liens and Writs**: $100
- **Levies**:
  - Commonwealth of Massachusetts: $100
  - IRS: $100

#### Overflow/Returned Item (NSF)
- **Items paid into overflow or returned against an insufficient balance**: $37

#### Sustained Overdraft
- **No interest is paid on this account**: $5

#### Coin Verification Fee
- **(per bag)**: $4

#### Savings/Money Market Related Fees
- **Excess Withdrawal/Transfer**: $10

#### Statements
- **Account Analysis**: $5
- **Duplicate Statements**: $5
- **Interim Statements**: $5

#### Stop Payment
- **$30

#### Extended Stop Payment
- **$35

#### Two Signature Requirement
- **(per month)**: $25

#### Coin and Currency - Branch Deposits
- **(per coin bag)**: $3

#### Merchandise Card Services
- **Varies

#### Night Depository Service
- **Canvas Bag (per purchase)**: $20
- **Replacement Key**: $5

#### Healthcare Payment Reporting Service
- **Monthly Maintenance**: $5

#### Electronic Data Interchange (EDI) – FAX Report
- **Monthly Maintenance**: $35
- **Per Page**: $3.50

#### Tax Express
- **Per Transaction**: $5
- **Per Monthly/Quarterly Report**: $12

#### Wire Transfers
- **Outgoing (Domestic)**: $12
- **Outgoing (Foreign)**: $23
- **Outgoing Repetitive Wire (Domestic)**: $20
- **Outgoing Wire – Officer Assisted (additional per item fee)**: $10
- **Outgoing Wire – Online**: $12
- **Drawdown Wire**: $10

### Online Banking Monthly Fees:

- **Quickbooks**: $30

#### Eastern Officeconnect™
- **Monthly Maintenance**: No charge
- **Per Account 21 & Over**: $1 per account per month

#### Additional Services
- **User Administration**: No charge

#### Wire Transfer
- **Monthly Maintenance**: $20

#### Tax Payments
- **Monthly Maintenance Includes 4 Payments**: $15
- **5th Payment & Over (per payment)**: $1

#### Payroll
- **Monthly Maintenance Includes 20 payments**: $20
- **21st Payment & Over (per payment)**: $0.60

#### Remote Check Deposit
- **Monthly Maintenance**: $40

#### Eastern Treasuryconnect
- **Varies based on services used

### Debit MasterCard® Charges

#### ATM Transactions
- **Withdrawals at Eastern Bank or SUM® ATMs**: Free
- **Balance Inquiries at Eastern Bank or SUM® ATMs**: Free
- **Withdrawals at Non-Eastern Bank ATMs**: $2
- **Balance Inquiries at Non-Eastern Bank ATMs**: $2

#### Expedited ATM/Debit Card
- **$3.50

#### Mastercard® International Assessment Fee
- **1% of the U.S. dollar amount

#### Terms of Account

**Earning Allowance**

- Subject to change at the Bank’s discretion.
- When the customer’s balance is overdrawn or is in a negative collected balance status, the Bank reserves the right to charge interest at a rate higher than normal borrowing rates.
- Charges for negative balances will be imposed on an analyzed basis under the existing conditions and frequency of other financial services provided. Different fees may apply to customers who do not have an account with Eastern Bank.
- The services listed are those most commonly used by businesses. If you have questions, please contact us at 1-800-333-8000.