

**Welcome to Eastern Mobile & Online Banking!** We're excited you're here. You'll find the answers to almost all of your digital banking questions below in our Frequently Asked Questions.

## Accounts and Transaction History

### **How do I access my accounts online once they convert to Eastern Bank?**

*On Monday, November 15, at 8 a.m. your accounts will convert to Eastern Mobile & Online Banking. At that time, you can log in with your Century Bank username and set a new password.*

*If we were unable to convert your username for any reason, we will reach out to you with your new, modified username.*

### **Will I be able to see all of my accounts online?**

*You will be able to view all deposit and loan accounts that you owned at Century Bank.*

### **How much transaction history is being converted?**

*We are migrating your checking and savings account transaction history back through October 1, 2021. By Tuesday, November 16, you should see this transaction history back to October 1 online in your Account Activity. You will then begin to build your transaction history going forward.*

## Statements

### **Will my Century Bank statements convert?**

*No. We are unable to convert your past statements, so they will not be available after your accounts convert to Eastern Bank. Please make sure that you print, download or save your Century Bank statements by Friday, November 12.*

### **How will I receive my final deposit account statement from Century Bank?**

*All final deposit account statements will be mailed via postal mail, regardless of whether you previously were receiving your statements electronically and/or through the mail. This means your final deposit account statement, ending on November 12, will not be available electronically.*

### **Will I receive my statements electronically at Eastern Bank?**

*If you currently are signed up for electronic statements at Century Bank for your checking and savings accounts, then your new Eastern Bank statements will also be delivered electronically. You will also be able to manage your statement settings online or in our app and change between paper and electronic delivery any time you'd like.*

### **At Century Bank, I was able to authorize non-account holders to receive my electronic statements via email. Is this feature still available?**

*No. Only account holders on your checking and savings accounts will be able to access electronic statements online and in our mobile app. Anyone who is not an owner on your accounts unfortunately will no longer receive copies of your statements electronically via email.*

### **Does Eastern Bank send other notices and disclosures electronically?**

*No. Eastern Bank currently offers checking and savings account statements electronically, but not other types of disclosures. After your accounts convert to Eastern Bank, other notices will be delivered to you*

through postal mail. We are working on some product enhancements to offer other notices electronically in the future.

## Bill Payment

### **Will my payees and payments convert to Eastern Bank?**

*We will convert your payees and payments to your new Eastern Mobile & Online Banking, with just a few exceptions. If we couldn't convert something for you, we will make sure to reach out to you prior to the conversion. We also worked with Century Bank to post notifications in Century's online banking service prior to the conversion.*

### **Century Bank offered Pay-a-Person payees that could be set up with a payee's email address. Can I still make this type of payment at Eastern Bank?**

*Unfortunately, our bill payment service does not support Century Bank Pay-A-Person or "email payees" so we were unable to convert those payees. Please print or take note of your Pay-A-Person payees so you can reestablish them as Personal Payees in Eastern Bank Bill Pay, or as new payees in Zelle.*

### **When will you debit my checking account for bill payments?**

*We process bill payments in a slightly different way than you're used to with Century Bank. When you schedule bill payments at Eastern Bank, you will select a Send On date. You can edit or delete payments until 9 p.m. on your payment's Send On date. At 9 p.m., you can no longer make changes to your payments. Scheduled payments will be debited from your checking account on the Send On date. If you do not have sufficient funds for your scheduled payments on the Send On date, then your payment will not be sent to your payee and you will need to reschedule your payments.*

### **Will my eBills be converted to Eastern Bank?**

*No. We were unable to convert your eBills, so you will need to set these up again once your accounts transition to Eastern Bank. If you had created a recurring payment instruction that executed based on when your eBill arrived, then you will need to set up the autopay instruction again.*

### **How will Eastern Bank send payments to my Personal Payees?**

*For your Personal Payees or any payments that cannot be sent electronically, our bill payment service provider will send checks to your payees. These checks are drawn on a corporate account, and we will debit your checking account on your payment's Send On date, not when the actual check is deposited by your payee. This is an important change to how your Century Bank bill payment checks process.*

### **Can I continue using my savings account to pay bills?**

*No. Eastern Mobile & Online Banking does not allow for the use of savings accounts as bill payment funding accounts. If you currently use a savings account to pay your bills in Century Bank's online banking service, please be sure to start using a checking account before your accounts transition to Eastern Bank so we can make sure that your payees and payments are converted. If you do not have a checking account, please reach out to Century Bank Customer Service to open one.*

### **What are Eastern Bank's bill payment limits?**

*You can pay up to \$10,000 per payment and \$20,000 per day.*

## Zelle and External Transfers

### **I use Zelle at Century Bank. Will it convert to Eastern Bank?**

*No. We are not able to convert your Zelle service, so you will need to re-enroll in Zelle and re-establish your Zelle payees after your accounts transition to Eastern Bank. Enrollment for your consumer accounts is quick and simple – after you log into Eastern Mobile & Online Banking, select Transfers and then select Zelle.*

### **What are Eastern Bank's Zelle limits?**

*You can pay up to \$500 per transaction and \$500 per day.*

### **At Century Bank, I was able to transfer money to accounts I owned at other financial institutions. Can I continue to do these types of transactions?**

*We do offer External Transfers; however, we were unable to convert your Century Bank external transfer accounts to Eastern Bank. Enrolling your consumer accounts in our External Transfers service is simple – after you log into Eastern Mobile & Online Banking, select Transfers and then select Transfer To My Accounts At Other Banks. Any transfers you were making to external accounts will need to be set up again.*

## Transfers

### **I had recurring and/or future-dated transfers set up at Century Bank. Will my transfers convert to Eastern Bank?**

*In most cases, we were able to convert your internal transfers to Eastern Bank with a few exceptions.*

*Our transfers are managed at the user level, so if your transfer instructions were accessible by more than one Century Bank online banking user, please note that only one Eastern Mobile & Online Banking user will be able to view, edit and delete transfers going forward.*

*If there are any transfer frequencies at Century Bank that are not supported in Eastern Mobile & Online Banking, we will reach out to you separately to let you know.*

*Any transfers that you had set up to pay your Century Bank loan accounts will not be viewable online because they will be set up as automatic payments directly on Eastern Bank's loan system. If you need to make any changes to your loan transfers after November 15, please contact us at 1-800-EASTERN (327-8376).*

### **Where can I see the transfers that were migrated to Eastern Bank?**

*Once your accounts convert to Eastern Bank, log into Eastern Mobile & Online Banking and navigate to Transfers and then selecting View/Manage Scheduled Transfers to confirm that your transfers converted. We also recommend that you ask any joint account holders to check their migrated transfers as well.*

## Mobile App

### **Where can I find Eastern Bank's Mobile & Online Banking app?**

*You can download our mobile app from the [Apple App Store](#) or [Google Play](#).*

## Mobile Deposit

### What are Eastern Bank's mobile deposit limits?

*Our mobile deposit limits are \$5,000/day and \$25,000/month for consumers, and \$10,000/day and \$30,000/month for businesses.*

## Alerts

### Will my Century Bank online banking alerts convert to Eastern Bank?

*No. We were not able to convert any alerts that you established in your Century Bank online banking, so you will need to set up new alerts once your accounts are converted to Eastern Bank.*

*In our mobile app, you can create alerts by selecting More, then User Preferences. In online banking, just go to Settings, then Manage Alerts.*

### When and how will my alerts be delivered?

*You can set up your alerts to be sent to you by email, text message and via push notification to your iOS or Android smartphone. Alerts in Eastern Mobile & Online Banking are not delivered in real time, so we recommend that you do not rely on these alerts for up-to-date account and balance information.*

## Other Services

### I was able to view my credit score in Century Bank's online banking. Is this service available at Eastern Bank?

*Unfortunately, we currently do not offer a credit score service in Eastern Mobile & Online Banking, but we are working on some product enhancements to offer a service like this in the future.*

### Are there other services that Eastern Bank offers?

Monit™ is our mobile-friendly financial assistant that's complimentary for Eastern Bank business customers. It securely connects to accounting software to give you clear, actionable views of numbers that matter most, forecast the impacts of decisions/events on cash flow, and offer personalized insights. For more information, please visit [easternbank.com/monit](http://easternbank.com/monit).

Give for Good is our complimentary charitable giving account to help you donate to causes and charities you love - with fee-free donations. For more information, please visit [easternbank.com/giveforgood](http://easternbank.com/giveforgood).

For customers who want to monitor their spending and create budgets, we also support direct connections with Quicken® and Quickbooks® software. For more information, please go to [easternbank.com/quicken](http://easternbank.com/quicken) or [easternbank.com/intuit-quickbooks](http://easternbank.com/intuit-quickbooks).