



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. We may charge you an Overdraft 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.
3. Designated account must be owned by the same business entity and includes all of the following accounts: Business Checking (including Free Business Checking, Select Business Checking I, Select Business Checking II, Premier Business Checking and Professional Select Checking) and any business savings, money market or CD accounts.
4. If your account remains overdrawn for five consecutive business days, in addition to the Overdraft Fee you will be charged a Sustained Overdraft Fee on the fifth and each business day thereafter up to a maximum of ten (10) Sustained Overdraft Fees. This fee will continue to be assessed for each incident of sustained overdraft status. The fee does not apply to Cash Management Checking accounts.
5. Automatic Balance Protection is not available for Cash Management Checking.
6. Free for Premier Business Checking Accounts.
7. Surcharges may be assessed by other institutions for the use of their ATMs. Up to ten (10) surcharges per statement cycle will be rebated for Premier Business Checking Accounts. Surcharges can be avoided by choosing to use SUM® Program ATMs designated with a decal on the exterior of the ATM.
8. Free for Select Business Checking I, Select Business Checking II and Premier Business Checking Accounts.
9. Imposed by MasterCard® for any international ATM or debit card transactions.
10. 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.

SUM® is a registered Trademark of NYCE Payments Network, LLC.
MasterCard® is a registered Trademark of MasterCard International.

Business Banking Fee Schedule

Effective October 1, 2021



Member FDIC

EBRET-5200 (7/21)

Eastern Bank
JOIN US FOR GOOD®

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.

Savings Accounts

BUSINESS STATEMENT SAVINGS

| | |
|--|-------|
| Minimum Daily Balance Requirement to Avoid Monthly Maintenance | \$500 |
| Monthly Maintenance | \$2 |
| Minimum Initial Deposit | \$25 |

BUSINESS INVESTMENT PLUS

| | |
|--|---------|
| Minimum Daily Balance Requirement to Avoid Monthly Maintenance | \$2,500 |
| Monthly Maintenance | \$7 |
| Minimum Initial Deposit | \$50 |

PRIME LIQUID ASSETS

| | |
|--|---------|
| Minimum Daily Balance Requirement to Avoid Monthly Maintenance | \$2,500 |
| Monthly Maintenance | \$7 |
| Minimum Initial Deposit | \$50 |

BUSINESS SELECT MONEY MARKET

| | |
|--|---------|
| Minimum Daily Balance Requirement to Avoid Monthly Maintenance | \$2,500 |
| Monthly Maintenance | \$7 |
| Minimum Initial Deposit | \$50 |

NOT-FOR-PROFIT BUSINESS SAVINGS

| | |
|--|-------|
| Minimum Daily Balance Requirement to Avoid Monthly Maintenance | \$250 |
| Monthly Maintenance | \$2 |
| Minimum Initial Deposit | \$25 |

Checking Accounts

FREE BUSINESS CHECKING

| | |
|---|--------------|
| Minimum Daily Balance Requirement to Avoid Monthly Maintenance | N/A |
| Monthly Maintenance | No charge |
| Per Item Fee for Each Transaction in Excess of 100 Per Monthly Statement Period | \$0.50 |
| Cash Deposit Handling Fee less than \$7,500 | N/A |
| over \$7,500 | \$0.15/\$100 |
| Inactivity Fee ¹ | \$5 |
| Minimum Initial Deposit | \$50 |

SELECT BUSINESS CHECKING: LEVEL ONE

| | |
|---|----------|
| Combined Minimum Daily Balance Requirement to Avoid Monthly Maintenance | \$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 to Avoid Monthly Maintenance | \$20,000 |
| Monthly Maintenance | \$18 |
| Per Item Fee for Each Transaction in Excess of 200 per Monthly Statement Period | \$0.30 |
| Minimum Initial Deposit | \$50 |

PREMIER BUSINESS CHECKING

| | |
|---|----------|
| Combined Average Daily Balances in Designated Accounts ³ Required to Avoid Monthly Maintenance | \$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 |
| Cash Counting Fee | \$0.15/\$100 |

Fees may be offset in whole or in part with earnings credit generated from your checking account balance(s) via Account Analysis.

NOT-FOR-PROFIT BUSINESS CHECKING

| | |
|-------------------------|--------|
| Monthly Maintenance | \$3 |
| Per Check Paid | \$0.20 |
| Per Deposit | \$1 |
| Per Item Deposited | \$0.15 |
| Minimum Initial Deposit | \$50 |

Fees may be offset in whole or in part with earnings credit generated from your account balance(s) or via Account Analysis.

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 |
| Monthly Maintenance | \$12 |
| Per Check Paid | \$0.20 |
| Per Deposit | \$1 |
| Per Item Deposited | \$0.15 |
| Minimum Initial Deposit | \$50 |

IOLTA INTEREST CHECKING

| | |
|-------------------------|-----------|
| Monthly Maintenance | No charge |
| Per Check Paid | No charge |
| Per Deposit | No charge |
| Per Item Deposited | No charge |
| Minimum Initial Deposit | \$50 |

ESCROW EXPRESS

| | |
|---|-----------|
| Master Account (<i>Checking</i>) Monthly Maintenance | No charge |
| <i>No interest is paid on this account.</i> | |
| Sub-Account (<i>Savings</i>) Monthly Maintenance | No charge |
| Transfer/Withdrawal per item fee in excess of 6 per month | \$10 |

Variable interest rate applies. See rate schedule for additional information.

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 | \$15 |
|---------------------------|------|

| | |
|---------------------------|------|
| BOND COLLECTION | |
| Bearer Bonds | \$22 |
| Coupon Envelope Processed | \$12 |
| Coupon Envelope Returned | \$18 |

| | |
|--|------|
| BANK CHECKS | |
| Money Order | \$5 |
| Money Order Stop Payment/Reissue | \$25 |
| Treasurer's Check | \$9 |
| Treasurer's Check Stop Payment/Reissue | \$35 |

| | |
|---------------------------------------|-----------|
| COLLECTION ITEMS | |
| Domestic Collection Item Fee | \$15 |
| Canadian US Denominated - Cash Letter | \$5 |
| 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 |

OTHER FOREIGN EXCHANGE SERVICES

| | |
|---|------|
| Foreign Draft | \$25 |
| Foreign Draft Stop Payment | \$30 |
| Foreign Currency Bank Notes ¹⁰ | \$5 |

RETURN DEPOSIT ITEMS

| | |
|--|------|
| <i>Deposited or cashed check returned unpaid</i> | |
| Re-Deposits | \$6 |
| Return Deposit Item Charged to Account | \$10 |

ADMINISTRATIVE

| | |
|--------------------|------|
| Abandoned Property | \$50 |
|--------------------|------|

LEGAL

| | |
|-------------------------------|-------|
| Liens and Writs | \$100 |
| Levies: | |
| Commonwealth of Massachusetts | \$100 |
| IRS | \$100 |

| | |
|--|------|
| OVERDRAFT/RETURNED ITEM (NSF) <i>(per item)²</i> | \$37 |
| <i>Items paid into overdraft or returned against an insufficient balance</i> | |

| | |
|--|-----|
| SUSTAINED OVERDRAFT⁴ | \$5 |
|--|-----|

| | |
|---|-----|
| COIN VERIFICATION FEE <i>(per bag)</i> | \$4 |
| <i>Standard and non standard amounts accepted for deposit</i> | |

RESEARCH

| | |
|---|------|
| Customer Account Research <i>(per hour)</i> | \$25 |
| Non-Customer Account Research <i>(per hour)</i> | \$50 |
| Statement Copies <i>(per statement)</i> | \$6 |
| Check Copies <i>(per check)</i> | \$5 |
| Other Document Duplication <i>(per page)</i> | \$5 |

| | |
|--|------|
| SAVINGS/MONEY MARKET RELATED FEES | \$10 |
| Excess Withdrawal/Transfer | |

| | |
|---|------|
| AUTOMATIC BALANCE PROTECTION <i>(per transfer)^{5,6}</i> | \$10 |
|---|------|

STATEMENTS

| | |
|----------------------|-----|
| Account Analysis | \$5 |
| Duplicate Statements | \$5 |
| Interim Statements | \$5 |

| | |
|---------------------|------|
| STOP PAYMENT | \$30 |
|---------------------|------|

| | |
|------------------------------|------|
| EXTENDED STOP PAYMENT | \$35 |
|------------------------------|------|

| | |
|---|------|
| TWO SIGNATURE REQUIREMENT <i>(per month)</i> | \$25 |
| <i>For checks only</i> | |

| | |
|--|-----|
| COIN AND CURRENCY - BRANCH DEPOSITS <i>(per coin bag)</i> | \$3 |
|--|-----|

| | |
|-------------------------------|--------|
| MERCHANT CARD SERVICES | Varies |
|-------------------------------|--------|

NIGHT DEPOSITORY SERVICE

| | |
|----------------------------------|------|
| Canvas Bag <i>(per purchase)</i> | \$20 |
| Replacement Key | \$5 |

| | |
|---|-----|
| HEALTHCARE PAYMENT REPORTING SERVICE | \$5 |
|---|-----|

| | |
|---|--------|
| ELECTRONIC DATA INTERCHANGE (EDI) - EMAIL REPORT | |
| Monthly Maintenance | \$35 |
| Per Page | \$3.50 |

| | |
|------------------------------|------|
| TAX EXPRESS | |
| Per Transaction | \$5 |
| Per Monthly/Quarterly Report | \$12 |

| | |
|---|------|
| WIRE TRANSFERS | |
| Incoming | \$12 |
| Outgoing <i>(Domestic)</i> | \$23 |
| Outgoing <i>(Foreign)</i> | \$30 |
| Outgoing Repetitive Wire <i>(Domestic)</i> | \$20 |
| Outgoing Wire - Officer Assisted <i>(additional per item fee)</i> | \$10 |
| Outgoing Wire - Online Domestic US Dollar | \$12 |
| Outgoing Wire - Online Foreign US Dollar | \$12 |
| Drawdown Wire | \$10 |

Online Banking Monthly Fees:

| | |
|-------------------------------|------|
| QUICKBOOKS⁶ | \$30 |
|-------------------------------|------|

| | |
|----------------------------------|---------------------------|
| EASTERN BUSINESS BANKING* | |
| Monthly Maintenance | No charge |
| Per Account 21 & Over | \$1 per account per month |

ADDITIONAL SERVICES

| | |
|----------------------|------|
| WIRE TRANSFER | |
| Monthly Maintenance | \$20 |

| | |
|---|------|
| TAX PAYMENTS | |
| Monthly Maintenance Includes 4 Payments | \$15 |
| 5th Payment & Over <i>(per payment)</i> | \$1 |

| | |
|---|--------|
| ELECTRONIC PAYMENT PACKAGE 1: PAYROLL & CHILD SUPPORT PAYMENTS | |
| Monthly Maintenance Includes 20 payments | \$20 |
| 21st Payment & Over <i>(per payment)</i> | \$0.60 |

| | |
|---|--------|
| ELECTRONIC PAYMENT PACKAGE 2: CONSUMER CREDITS AND/OR BUSINESS CREDITS & COLLECTIONS | |
| Monthly Maintenance Includes 20 payments | \$20 |
| 21st Payment & Over <i>(per payment)</i> | \$0.60 |

| | |
|----------------------------------|------|
| USING BOTH PACKAGES ABOVE | |
| Monthly Maintenance - COMBINED | \$30 |

| | |
|---|------|
| ELECTRONIC DATA INTERCHANGE (EDI) REPORT | |
| Monthly Maintenance <i>(per account)</i> | \$25 |

| | |
|-----------------------------|------|
| REMOTE CHECK DEPOSIT | |
| Monthly Maintenance | \$40 |

| | |
|--------------------------|-------------------------------|
| EASTERN TREASURY* | Varies based on services used |
|--------------------------|-------------------------------|

Debit MasterCard BusinessCard® Charges

| | |
|--|------|
| ATM TRANSACTIONS^{7,8} | |
| 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 |
| Mini Statements at Eastern Bank ATMs | \$1 |

| | |
|---------------------------------|------|
| EXPEDITED ATM/DEBIT CARD | \$35 |
|---------------------------------|------|

| | |
|---|------------------------------|
| MASTERCARD® INTERNATIONAL ASSESSMENT FEE⁹ | 1% of the U.S. dollar amount |
|---|------------------------------|

Other Foreign Exchange Services:

| | |
|--|------|
| Foreign Draft | \$25 |
| Foreign Draft Stop Payment | \$30 |
| Foreign Currency Bank Notes ⁹ | \$5 |

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**.

Addendum to the Business Deposit Account Fees (Dated October 1, 2021)

As of March 21, 2022, the following fee will no longer be assessed on any applicable accounts:

- Automatic Balance Protection Fee

If you have any questions, contact us at
1-800-EASTERN (327-8376).



Member FDIC

EBM-AMEND-B2 (3/22)

