



- 1. 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.
- 2. 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.
- 3. Free for Premier Business Checking Accounts.
- 4. 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.
- 5. Free for Select Business Checking I, Select Business Checking II and Premier Business Checking Accounts.
- 6. Imposed by MasterCard® for any international ATM or debit card transactions.
- 7. 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 September 1, 2023



Member FDIC

EBRET-5200 (9/23)



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
Minimum Initial Deposit	\$50

SELECT BUSINESS CHECKING: LEVEL I

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 II

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 ² 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	\$0.20
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	\$25
Per Check Paid	\$0.20
Per Deposit	\$1
Per Item Deposited	\$0.20
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 (Checking) Monthly Maintenance	No charge
No interest is paid on this account.	
Sub-Account (Savings) 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 ⁷	\$5

RETURN DEPOSIT ITEMS

Deposited or cashed check returned unpaid

Re-Deposits	\$6
Return Deposit Item Charged to Account	\$10

ADMINISTRATIVE

Abandoned Property	\$50
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LEGAL

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

OVERDRAFT/RETURNED ITEM (NSF) (per item) ¹	\$37
Items paid into overdraft or returned against an insufficient balance	

COIN VERIFICATION FEE (per bag)	\$4
Standard and non standard amounts accepted for deposit	

RESEARCH

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

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

STATEMENTS

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

STOP PAYMENT	\$30
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EXTENDED STOP PAYMENT	\$36
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TWO SIGNATURE REQUIREMENT (per month)	\$25
For checks only	

COIN AND CURRENCY – BRANCH DEPOSITS (per coin bag)	\$3
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MERCHANT CARD SERVICES	Varies
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NIGHT DEPOSITORY SERVICE

Canvas Bag (per purchase)	\$20
Replacement Key	\$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	\$15
Outgoing (Domestic)	\$28
Outgoing (Foreign)	\$35
Outgoing Repetitive Wire (Domestic)	\$20
Outgoing Wire – Officer Assisted (additional per item fee)	\$12
Outgoing Wire – Online Domestic US Dollar	\$20
Outgoing Wire – Online Foreign US Dollar	\$20
Drawdown Wire	\$15

Online Banking Monthly Fees:

QUICKBOOKS ³	\$30
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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 (per payment)	\$1

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

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

USING BOTH PACKAGES ABOVE	
Monthly Maintenance – COMBINED	\$30

ELECTRONIC DATA INTERCHANGE (EDI) REPORT	
Monthly Maintenance (per account)	\$25

REMOTE CHECK DEPOSIT	
Monthly Maintenance	\$40

EASTERN TREASURY*	Varies based on services used
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Debit MasterCard BusinessCard® Charges

ATM TRANSACTIONS ^{4, 5}	
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
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MASTERCARD® INTERNATIONAL ASSESSMENT FEE ⁶	1% of the U.S. dollar amount
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Other Foreign Exchange Services:

Foreign Draft	\$25
Foreign Draft Stop Payment	\$30
Foreign Currency Bank Notes ⁷	\$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**.

Amendment to the Business Deposit Account Fees (Dated September 1, 2023)

Effective September 1, 2025, a \$10 transaction/shipping fee will be applied at non-consignment locations for Foreign Exchange Services. Please contact your local branch for currency availability. The fee is waived for Premier and Private Bank Accounts.

For questions, please call 1-800-EASTERN (327-8376), Monday - Friday 7:00 a.m. to 8:00 p.m., Saturday 9:00 a.m. to 3:00 p.m.



Member FDIC

EB-AMEND-B5 (6/25)

Amendment to the Business Deposit Account Fees (Dated September 1, 2023)

The following fee changes will go into effect March 24, 2026:

Fee Description	Fee as of March 24, 2026
Overdraft Fee: Standard overdraft fee	\$39
ATM Transaction Fee: Withdrawals at Non-Eastern Bank ATMs	\$2.50
International Assessment Fee (formerly called Mastercard® International Assessment Fee)	3% of the U.S. dollar amount

For questions, please call 1-800-EASTERN (327-8376), Monday - Friday 7:00 a.m. to 8:00 p.m., Saturday 9:00 a.m. to 3:00 p.m.



Member FDIC
EB-AMEND-B6 (1/26)



Please see the reverse side for changes to Personal Deposit Account Fees.

Amendment to the Business Deposit Account Fees

The following fee changes will go into effect September 1, 2026:

Fee Description	Fee as of Sept. 1, 2026
Cash Management Checking: Cash Counting Fee	\$.25/\$100
Wire Transfers: Outgoing (Domestic)	\$32
Outgoing Wire - Online Foreign US Dollar	\$30
ACH Returned Credit/Debit	\$7

For questions, please call 1-800-EASTERN (327-8376), Monday - Friday 7:00 a.m. to 8:00 p.m., Saturday 9:00 a.m. to 3:00 p.m.



Member FDIC
EB-AMEND-B7 (9/26)



Please see the reverse side for changes to Personal Deposit Account Fees.

Amendment to the Business Deposit Account Fees

The following product will be available to consumers effective August 11, 2026.

Business Money Market Plus	Fee as of August 11, 2026
Minimum to Open	\$50
Maintenance Fee	\$7
Minimum Daily Balance to Waive Fee	\$2,500

Limit 1 per business. Existing Bank deposit customers must fund the account with new money to qualify. New money means funds not currently on deposit with the Bank as of the account opening date. Transfers of existing Bank deposits, including funds withdrawn and redeposited before or at account opening, do not qualify as new money.

For questions, please call 1-800-EASTERN (327-8376), Monday - Friday 7:00 a.m. to 8:00 p.m., Saturday 9:00 a.m. to 3:00 p.m.



Member FDIC
EB-AMEND B8 (8/26)