



Innovation You Can Bank on.

NEW SYSTEM UPGRADE GUIDE
MARCH 6 - 9, 2026

Purpose of this Guide

At Eagle Bank, we're committed to delivering a better, more intuitive banking experience—**Innovation You Can Bank On**. This guide was created to walk you through the upgrade to our new core banking system. While our team is working hard behind the scenes to ensure the process is as seamless as possible, there are a few important steps you may need to take before and after the upgrade.

Please review this guide carefully and keep it handy, as it highlights key changes and important dates that will help you navigate the upgrade with confidence.

For the most up-to-date information, visit bankeagle.com/innovation.

If you have questions, our local Eagle Bank team is here to help every step of the way.

— YOUR EAGLE BANK TEAM



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A MESSAGE FROM OUR PRESIDENT

Together, We Go Further

At Eagle Bank, one of our strongest commitments has always been to combine personalized, relationship-driven service with modern tools and technologies that help you manage your finances with ease. As part of that commitment, we are upgrading to a new core banking system. This foundational change will allow us to serve you even better today and for years to come.

This upgrade represents an exciting step forward for the Bank. It is designed to strengthen your banking experience with improved digital platforms, greater convenience, and the flexibility to introduce new features as your needs—and the financial landscape—continue to evolve. Most importantly, while technologies are changing, who we are is not. The same Eagle Bank team you know and trust will continue to provide the attentive, truly local service that sets us apart.

We recognize that any change comes with questions, and we want you to feel fully supported. Our team will be here every step of the way to ensure this transition is as smooth as possible. This is more than a system upgrade, it's Innovation You Can Bank On, and we're confident it will open the door to a stronger banking future for us all.

On behalf of everyone at Eagle Bank, thank you for your continued trust and loyalty. We look forward to going further, together.

Sincerely,

Marc Whittaker
President & CEO, Eagle Bank



New Top-Notch Features

The system upgrade will result in enhancements to many areas of your banking experience. Listed below are a few highlights of features you are guaranteed to love.

REIMAGINED MOBILE & ONLINE BANKING EXPERIENCE

Enjoy a brand-new experience for OLB that is reliable, easy to navigate and full of features that makes managing your finances a breeze.

- Fast Balances Feature—a way to quickly check your balances without logging into the app.
- Enhanced Locations Search—Quickly and easily find branches and ATMs with the built-in branch finder.

MX PERSONAL FINANCIAL MANAGEMENT (PFM)

Keep track of all your financial accounts (not just your Eagle Bank account) with our brand-new personal finance tool—MX PFM, found right in OLB. Link all accounts and have all your finances in one easy to digest dashboard. Set budgets and gain a wealth of insights through simplified transaction descriptions, automatic categorizing, and more, all in real-time.

EXTERNAL TRANSFERS

You will now be able to transfer funds to and from Eagle Bank accounts to accounts at other banks.

DIRECT CONNECT FOR QUICKBOOKS® & QUICKEN®

Managing your accounting just got easier. Now you will be able to directly connect your Eagle Bank accounts to your Intuit® QuickBooks® or Quicken® products seamlessly in real-time.

BUSINESS ACH TRANSFERS

Our upgraded system will now have enhanced security features when accessing this feature in OLB.

Note: If you currently have both retail and business accounts, you will no longer be able to see your retail accounts from your business account.





Coming Soon

eNOTICES

You will now be able to enroll in eligible eNotices right in OLB. Notices that are eligible for electronic delivery include: Insufficient Funds Notice, Loan Payoff Approaching Notice, e-Statements for loan accounts, Overdraft Transfer Notice, Return Deposited Items Notice and Time Deposit Maturity Notice.

Note: eNotices will be available shortly after conversion.

ONLINE ACCOUNT OPENING

Post conversion, you will have the ability to open select accounts right in OLB—streamlining your ability to manage your money by creating accounts for different needs.

POSITIVE PAY

Protect your business accounts from fraud by automatically flagging unauthorized or suspicious checks and ACH transactions. You will receive timely alerts and can quickly review and approve or reject exceptions online, reducing risk and providing peace of mind.

DEBIT CARDS

New debit cards will provide contactless access to our ATMs—No need to insert your card anymore, just tap the card to the scanner to initiate your transaction if your card is tap equipped.

CARD MANAGER

We are adding a new robust card management experience right within OLB called Card Manager. Card Manager will give you real-time alerts and controls, real-time enriched transactions, budgeting features and more, right within OLB. While this feature won't be available immediately after the upgrade, it will be available in the near future.



Preparing for the Upgrade

Please review the following details that outline important information as it pertains to each product/service and how the upgrade may affect those items. Action items are highlighted throughout in order to help you navigate any actions you may need to take for a smooth transition to our upgraded system.

OLB PRE-REGISTRATION OPENS

Thursday, 1/22/26 at 8:00 a.m. until Monday, 3/9/26 at 9:00 a.m.

ACTION ITEM

Pre-register your password

Your password for OLB will not transition to the new system. You can use your existing ID and password by pre-registering. This allows you to set up your password prior to the upgrade. Visit the link below for our pre-registration site and follow the prompts to register your password for the upgraded system.

Scan the QR code to access pre-registration or visit:
bankeagle.com/innovation/preregistration



If you choose not to pre-register, upon first login after the upgrade you will use the default password, then will be required to change it. Default password is last four of your SSN/TIN + 5-Digit ZIP Code (Ex. 123417701).

DOWNLOAD STATEMENTS FOR PREVIOUS MONTHS AND YEARS

If you are going to need statements immediately after the upgrade, please download these statements before Friday, 3/6/26. While the statements for these months will eventually be made available, it may take up to six weeks after upgrade weekend before you can view them in OLB.

ACCESS TO CASH

We recommend you make note of your balances before Friday, 3/6/26 and plan for your cash needs during the system upgrade. If you plan to make a large purchase (over \$1,500) that weekend, please plan ahead for your cash needs, or make arrangements with staff prior to the upgrade.

BUSINESS REMOTE DEPOSIT CAPTURE

A new driver update will need to be installed on your desktop in order to use our new integrated RDC solution. A Relationship Banking Manager will be reaching out before the upgrade regarding this update.

No prior history or settings will be retained. If you wish to retain your history, you'll need to download it before 3:00 p.m., Friday, 3/6/26.

BUSINESS ACH & WIRE TRANSFERS

Our upgraded system will now have enhanced security features when accessing ACH and wires in OLB. You will be required to set up multi-factor authentication in order to continue using these features. We will be reaching out to you prior to upgrade weekend with full instructions on setting up your multi-factor authentication.



During the Upgrade

The following services will be unavailable from 3:00 p.m., Friday, 3/6/26 through Monday, 3/9/26, although some services may become available throughout the day on Monday. Any updates will be posted to the updates section of our Upgrade Center at bankeagle.com/innovation.

ONLINE & MOBILE BANKING

- OLB Self-Enrollment
- Bill Pay and e-Bills
 - You won't be able to schedule payments, view payment history or receive e-Bills. All bills scheduled for payment before Thursday, 3/5/26 will be processed according to when they are set to be paid.

Note: Recurring payments scheduled for 3/6, 3/7, and 3/8 will not be processed.



ACTION ITEM

If you have any bills due during or near the upgrade weekend, please be sure to schedule those payments before 9:00 a.m. on Thursday, 3/5/26.

- Mobile Check Deposit
 - Checks cannot be deposited via the mobile app during this time. Checks can still be deposited physically at your local branch until 3:00 p.m., Friday, 3/6/26.

DEBIT CARDS

- PIN Changes
 - You won't be able to change your debit card PIN through telephone banking or at the ATM during this time. If you need to change your PIN, please visit your local branch before 3:00 p.m., Friday, 3/6/26.
- You'll be able to use your debit card as you normally would for ATM cash withdrawals and POS purchases.

ATMS

- Balance Inquiries & Transfers
 - You won't be able to make transfers or check your balances at our ATMs.



ACTION ITEM

Please take note of how much you have in each of your accounts so that you can track your balance manually over upgrade weekend.

- Deposits
 - You won't be able to make deposits at ATMs*. If you need to make a deposit, please visit your local branch before 3:00 p.m., Friday, 3/6/26.

*Deposits at ATMs may not be available until Wednesday, 3/18/26.

- Cash Withdrawals[†]
 - You will still be able to withdraw cash. Standard transaction and daily limits apply. *Standard transaction and daily limits apply.*

[†]Important Note: ATMs may be down sporadically beginning Monday, 3/9/26 through Wednesday, 3/11/26.

- Intuit® QuickBooks® & Quicken®
 - You won't be able to download QuickBooks® files for your Web Connect product.

TELEPHONE BANKING

Automated telephone banking system will not be available during the upgrade.



During the Upgrade Continued

BUSINESSES

- ACH Transfers within OLB
 - You won't be able to process ACH transfers through OLB.

! ACTION ITEM

Please ensure all desired ACH batches are created before 3:00 p.m., Friday, 3/6/26 so they can be processed accordingly.

Important Note: With the enhanced security features, you will be required to set up multi-factor authentication. We will be reaching out to you before the upgrade weekend with full instructions on setting up your multi-factor authentication.

WIRE TRANSFERS

- You won't be able to process wires.

! ACTION ITEM

Please ensure all desired wire transfers are created before 3:00 p.m., Friday 3/6/26 so they can be processed accordingly. All templates should remain unchanged. If you are missing templates after the conversion, please let us know so we can plan to help.

REMOTE DEPOSIT CAPTURE (RDC)

- You won't be able to process any RDC transactions.

! ACTION ITEM

Please have all deposits in before 3:00 p.m., Friday 3/6/26. All deposits will be processed as they normally would.





LOGIN AND ENJOY YOUR UPGRADED EXPERIENCE!

After the Upgrade

If you pre-registered your username and password for Online/Mobile Banking, you should use those credentials. If you did not pre-register, you'll use your existing username and the default password to access your accounts then be required to change it. The default password is the last four of your SSN/TIN + 5-Digit ZIP (Ex. 123417701). If you have any issues with your accounts or are unable to login, we are here to help.

CUSTOMER SERVICE

For the most up to date customer service information, visit bankeagle.com/innovation or call 800.226.5324

If you want/need to contact us online, we have two options:

- Send us a general inquiry at bankeagle.com,
- or -
- Login to OLB and send a secure message. We will respond within one business day.

And of course, you can always stop by your local branch, where our knowledgeable and friendly team will be glad to answer your questions.

REDOWNLOAD THE EAGLE BANK MOBILE BANKING APP AFTER NOON, MONDAY, 3/9/26

- Apple IOS users will need to redownload it from the App Store.
- Android users will need to redownload it from the Google Play Store.

Note: Business customers will no longer be able to access Bill Pay in Mobile Banking.

RE-ENROLL IN E-BILLS

If you utilized e-Bills for any of your payees before the upgrade, you'll need to re-enroll in your desired e-bills beginning on Tuesday, 3/10/26.

ACCOUNT NICKNAMES FOR JOINT ACCOUNTS

If you have a joint account, there is a possibility the nickname you set for that account may not have been transferred. If this happens, you'll need to rename your account.

DIRECT CHECKS VS. ELECTRONIC PAYMENTS

Our new Bill Pay system may send most payments via direct check instead of electronic payment for the first few weeks. This could result in unexpected delays for some payments around the conversion and longer than normal scheduling lead times.

If you are notified a payment was late, please notify us immediately at **800.226.5324**.

CONNECT TO YOUR INTUIT® QUICKBOOKS® OR QUICKEN® SOFTWARE—IT'S FREE!¹

If you'd like to start using Direct Connect after the system upgrade, be sure to go into OLB to enroll in the service. QuickBooks® and Quicken® will be available starting Monday, 3/9/26 at Noon. For step-by-step instructions on connecting your bank account to your QuickBooks® or Quicken® product, visit our Upgrade Center at bankeagle.com/innovation and look for the QuickBooks® instruction downloads.

DEBIT CARDS

- Our number for reporting a lost/stolen card will change. If you need to report a lost/stolen card, you will now call: **800.226.5324**.
- We will not be reissuing debit cards. Your current card will remain active until it expires.
- Business debit cards will no longer receive a PIN mailer when a new debit card is ordered, PINs will be set at activation.
- If you already added your debit card to your mobile wallet before conversion it will be unaffected by the upgrade.

¹We do not charge a fee to connect your bank account to QuickBooks® or Quicken®. However, these products require a paid QuickBooks® or Quicken subscription. Intuit and QuickBooks are registered trademarks of Intuit Inc.



After the Upgrade Continued

NEW ACCOUNT STATEMENTS

Your statement will look slightly different after the upgrade. Your first new statement will include a sample that details various elements of the statement.

SPECIAL STATEMENT CYCLE FOR ALL CHECKING & SAVINGS ACCOUNTS

You will receive a special paper statement at no charge, whether you currently receive e-Statements or paper statements, recapping your account activity from your last normal statement issued to the end of Friday, 3/6/26.

BUSINESS REMOTE DEPOSIT CAPTURE (RDC)

You'll now access your Remote Deposit Capture and Mobile Deposit Capture directly through OLB. If you currently use Remote Deposit Capture, you'll find a tab called **"Merchant Capture"** upon logging into OLB for the first time.



ACTION ITEM

Update Your Device Driver

A new driver update will need to be installed on your desktop to use our new integrated RDC solution. A Relationship Banking Manager will be reaching out before the upgrade regarding this update and to answer any questions.

ACH & WIRE TRANSFERS

Our upgraded system will now have enhanced security features when accessing ACH and wires in OLB. You'll be required to set up multi-factor authentication in order to continue using these features. We will be reaching out to you prior to upgrade weekend with full instructions on setting up your multi-factor authentication.

FREQUENTLY ASKED QUESTIONS

Navigating the upcoming changes and specifics may feel overwhelming. Please use the following FAQs to help navigate any unanswered questions you may have.

How do I sign into Online Banking if I did not pre-register?

Upon your first login after the upgrade you will use the default password, then will be required to change it. Default password is last four of your SSN/TIN + 5-Digit ZIP Code (Ex. 123417701).

Will my account number change?

No, your account number(s) will remain the same.

Do I need to order new checks?

No, you can continue to use your current checks.

Do I need a new Debit card?

No, your current card will remain active until it expires.

I set up nicknames on my accounts.

Will they transfer?

Nicknames will transfer only for the primary account holder. Any secondary account holders will need to update custom account nicknames.

Why can't I see my statements and checks in Online Banking?

Past statements and checks will eventually be made available, but it may take up to six weeks after upgrade weekend before you can view them in Online Banking.

Why can't I see my personal accounts on my Business Online Banking anymore?

For security and privacy reasons we are no longer allowing business accounts to view personal accounts. However, you should be able to see your business accounts on your personal profile.

Do I need to download a new Eagle Bank Mobile Banking app?

Yes, please download the new app from the Apple App Store or Google Play beginning on Monday, 3/9/26 at Noon.



Stay Ahead of Fraud

Fraud is constantly evolving and remains a serious threat. During times of change—like our system upgrade—scammers may try to take advantage. While Eagle Bank has taken every precaution to safeguard your accounts, we also encourage you to stay vigilant against scams, imposters, and other bad actors. Below are some tips to help keep you safe.

Scammers often ask for personal information, push you to click suspicious links, or create a false sense of urgency to get what they want. If you're ever unsure, please call us directly at 800.226.5324 — our team is always happy to help.

We Will Never Contact You:

- For your PIN
- For your account number through text or email
- For your username or password
- To click a link to unfreeze your account or access your money
- To send money to yourself or another account

Sometimes we need to ask some simple questions to identify you, maintain your account and/or assist you with questions or issues you may be having. We do this to be sure we are really talking to you and not a scammer.

We Sometimes:

- Ask for your address or phone number over the phone
- Ask you for your account number over the phone
- Ask for your date of birth over the phone
- Ask for your last four of your Social Security Number over the phone
- Send you verification codes when logging into Online or Mobile Banking (these always come from the same five-digit number (insert that number here))
- Send you texts and emails asking if you made a specific transaction (We will only ask you to reply "Y" or "N") and these texts always come from the same five-digit number (different than the verification code number)





Branch Locations & Hours

MAIN OFFICE

350 Broadway, Everett, MA 02149

Mon-Fri: 8:30 a.m. – 4:00 p.m.
Sat: 9:00 a.m. – 12:00 p.m.

FERRY STREET

299 Ferry St., Everett, MA 02149

Mon-Thu: 9:00 a.m. – 4:00 p.m.
Fri: 9:00 a.m. – 5:00 p.m.
Sat: 9:00 a.m. – 12:00 p.m.

NORTH END

389 Hanover St., Boston, MA 02113

Mon-Fri: 9:00 a.m. – 4:00 p.m.
Sat: 9:00 a.m. – 12:00 p.m.

LEXINGTON

1768 Mass Ave., Lexington, MA 02420

Mon-Thu: 8:30 a.m. – 4:00 p.m.
Fri: 8:30 a.m. – 4:30 p.m.
Sat: 9:00 a.m. – 12:00 p.m.

MIDDLETON

104 S Main St., Middleton, MA 01949

Mon-Thu: 8:30 a.m. – 4:00 p.m.
Fri: 8:30 a.m. – 5:00 p.m.
Sat: 8:30 a.m. – 12:00 p.m.

KENNEBUNK, ME

65 Portland Rd., Ste. 10, Kennebunk, ME 04043

Mon-Fri: 8:30 a.m. – 4:30 p.m.
Sat: 8:30 a.m. – 12:00 p.m.



Account Name Changes

Select accounts are being consolidated. The following outlines any account name changes and our Fee Schedule that goes into effect Monday, 3/9/26. Please take a moment to review the updated copy.

Personal Accounts: Checking

Current Account Name	CheckRight Free	Signature Checking	Now Interest Checking
Post Conversion Changes to Account	Renamed as CheckRight	None	None
Minimum Balance to Open	\$25	\$25	\$50
Minimum Balance or Range to Earn APY*	None	None	\$1,000
Monthly Service Charge	None [†]	\$20 (If \$30,000 combined daily minimum balance not maintained)	\$10 (For failure to maintain \$1000 average daily balance)
Per Debit Fee	None	None	\$0.25 (Per Debit Fee (non-ATM, POS transactions) in excess of 15 per month)

[†]Fee waived with enrollment in e-Statements



Account Name Changes Continued

Personal Accounts: Savings

Current Account Name	Passbook Savings	Statement Savings	KeyRate Savings	Platinum Savings	Gold Savings
Post Conversion Changes to Account	None	None	None	None	Product no longer available. All Gold Savings accounts have been transferred to Platinum Savings. Please refer to Platinum Savings Column for product terms and requirements.
Minimum Balance to Open	\$25	\$25	\$10,000	\$20,000	
Minimum Balance or Range to Earn APY*	\$250	\$100	<p>If your balance is \$750,000.00 or more the interest rate paid on the entire balance in your account will be ____% with an annual percentage yield of ____%.</p> <p>If your daily balance is \$500,000.00 but less than \$750,000.00 the interest rate paid on the entire balance in your account will be ____% with an annual percentage yield of ____%.</p> <p>If your daily balance is \$250,000 but less than \$500,000.00 the interest rate paid on the entire balance in your account will be ____% with an annual percentage yield of ____%.</p> <p>If your daily balance is \$100,000.00 or more but less than \$250,000.00 the interest rate paid on the entire balance in your account will be ____% with an annual percentage yield of ____%.</p> <p>If your daily balance is \$25,000.00 or more but less than \$100,000.00 the interest rate paid on the entire balance in your account will be ____% with an annual percentage yield of ____%.</p> <p>If your daily balance is greater than \$0 but less than \$25,000.00 the interest rate paid on the entire balance in your account will be 0% with an annual percentage yield of 0%.</p>	<p>If your balance is \$1000,000.00 or more the interest rate paid on the entire balance in your account will be ____% with an annual percentage yield of ____%.</p> <p>If your daily balance is \$250,000.00 but less than \$999,999.99 the interest rate paid on the entire balance in your account will be ____% with an annual percentage yield of ____%.</p> <p>If your daily balance is \$25,000 but less than \$249,999.99 the interest rate paid on the entire balance in your account will be ____% with an annual percentage yield of ____%.</p>	
Monthly Service Charge	\$4 (for failure to maintain \$250 for each monthly interest period)	\$3.00 (for failure to maintain \$100 for each monthly interest period)	\$15.00 (for failure to maintain \$10,000 for each monthly interest period)	\$15.00 (for failure to maintain \$25,000 for each monthly interest period)	
Other Fees	\$25.00 (Early Closure Charge within 90 days of opening)	\$15.00 Excess Transaction Charge (Debit Transaction in excess of 6 during statement cycle)	\$15.00 Excess Transaction Charge (Debit Transaction in excess of 6 during statement cycle)	\$15.00 Excess Transaction Charge (Debit Transaction in excess of 6 during statement cycle)	



Account Name Changes Continued

Personal Accounts: Money Market Accounts

Current Account Name	Premier Money Market	The Platinum Money Market	The Elite Money Market	The Coastal Premier Money Market
Post Conversion Changes to Account	Product no longer available. Limited Money Market accounts have been transferred to Premier Money Market. Please refer to Premier Money Market Column for product terms and requirements	None	Product no longer available. Elite Money Market accounts have been transferred to Platinum Money Market. Please refer to Platinum Money Market Column for product terms and requirements	None
Minimum Balance to Open	\$5,000	\$20,000		\$20,000
Minimum Balance or Range to Earn APY*	<p>If your balance is \$750,000.00 or more the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.</p> <p>If your daily balance is \$500,000.00 but less than \$749,999.99 the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.</p> <p>If your daily balance is \$250,000 but less than \$499,999.99 the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.</p> <p>If your daily balance is \$100,000.00 or more but less than \$249,999.99 the interest rate paid on the entire balance in your amount will be _____% with an annual percentage yield of _____%.</p> <p>If your daily balance is \$25,000.00 or more but less than \$99,999.99 the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.</p> <p>If your daily balance is greater than \$0 but less than \$24,999.99 the interest rate paid on the entire balance in your account will be 0% with an annual percentage yield of 0%.</p>	\$20,000		\$20,000
Monthly Service Charge	\$15 (For failure to maintain \$5000 daily balance)	\$15.00 (For failure to maintain \$20,000 daily balance)		\$15.00 (For failure to maintain \$20,000 daily balance)
Other Fees	\$15.00 Excess MM Transaction Charge (Debit Transaction in excess of 6 during statement cycle)	\$15.00 Excess MM Transaction Charge (Debit Transaction in excess of 6 during statement cycle)		\$15.00 Excess MM Transaction Charge (Debit Transaction in excess of 6 during statement cycle)

*APY (Annual Percentage Yield) is subject to change. Please visit bankeagle.com for current rates.



Account Name Changes Continued

Commercial Accounts: Checking

Current Account Name	Heritage Checking	Liberty Checking (earning credits offered)	IOLTA	Landlord/Tenant Checking
Post Conversion Changes to Account	None	None	None	None
Minimum Balance to Open	\$10	\$10	\$500	\$10
Minimum Balance or Range to Earn APY*	None	None	\$500	None
Monthly Service Charge	\$8 <small>(for the monthly service fee is waived when 5(POS) point of sale transactions are conducted during the statement cycle with the Eagle Bank Business Debit Card. The monthly service fee and per debit charges are waived if a \$5,000 daily balance is maintained during the statement cycle)</small>	\$16	None	None
Per Debit Fee	\$0.16	Transaction Charges Per: Debit: \$0.25 Deposit: \$0.75 Deposited Items: \$0.10	None	None



Account Name Changes Continued

Commercial Accounts: Savings

Current Account Name	Platinum Savings (Business)	The Gold Savings (Business)	Tenant Savings	Heritage Statement Savings
Post Conversion Changes to Account	None	Product no longer available. All Gold Savings accounts have been transferred to Platinum Savings. Please refer to Platinum Savings Column for product terms and requirements	None	None
Minimum Balance to Open	\$25,000		\$10	\$10
Minimum Balance or Range to Earn APY*	If your balance is \$1000,000.00 or more the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%. If your daily balance is \$250,000.00 but less than \$999,999.99 the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%. If your daily balance is \$25,000 but less than \$249,999.99 the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%.		\$10	\$10
Monthly Service Charge	\$15.00 (for failure to maintain \$25,000 for each monthly interest period)		None	\$3.00 (for failure to maintain \$1000 daily balance)
Other Fees	\$15.00 Excess Transaction Charge (Debit Transaction in excess of 6 during statement cycle)		None	None

*APY (Annual Percentage Yield) is subject to change. Please visit bankeagle.com for current rates.



Account Name Changes Continued

Commercial Accounts: Money Market Accounts

Current Account Name	Business Money Market	The Business Platinum Money Market	The Elite Money Market	The Coastal Premier Money Market
Post Conversion Changes to Account	None	None	Product no longer available. Elite Money Market accounts have been transferred to Platinum Money Market-Business. Please refer to Platinum Money Market -Business Column for product terms and requirements	None
Minimum Balance to Open	\$5,000	\$20,000		\$20,000
Minimum Balance or Range to Earn APY*	If your balance is \$750,000.00 or more the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%. If your daily balance is \$500,000.00 but less than \$749,999.99 the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%. If your daily balance is \$250,000 but less than \$499,999.99 the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%. If your daily balance is \$100,000.00 or more but less than \$249,999.99 the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%. If your daily balance is \$25,000.00 or more but less than \$99,999.99 the interest rate paid on the entire balance in your account will be _____% with an annual percentage yield of _____%. If your daily balance is greater than \$0 but less than \$24,999.99 the interest rate paid on the entire balance in your account will be 0% with an annual percentage yield of 0%.	\$20,000		\$20,000
Monthly Service Charge	\$3 (For failure to maintain \$1000 daily balance)	\$15 (For failure to maintain \$20,000 daily balance)		\$15 (For failure to maintain \$20,000 daily balance)
Other Fees	\$15.00 Excess MM Transaction Charge (Debit Transaction in excess of 6 during statement cycle)	\$15.00 Excess MM Transaction Charge (Debit Transaction in excess of 6 during statement cycle)		\$15.00 Excess MM Transaction Charge (Debit Transaction in excess of 6 during statement cycle)

*APY (Annual Percentage Yield) is subject to change. Please visit bankeagle.com for current rates.



All Other Commercial Charges

Cash Management Service		Fee
(Customers may use earnings credits to offset cash management's service charges)		
Zero Balance Accounts		\$20
ACH Processing (monthly minimum)		\$25
ACH Transfers (per item)		\$0.25
Reconciliation Services		\$25
ATM/Debit		
Transactions at Eagle Bank ATMs		No Charge*
Point of sale transactions (POS)		No Charge*
Transactions at Non-Eagle Bank ATMs*		\$2.00**
ATM Overdraft ***		\$30
ATM/Debit Card Reissue		\$15
ATM/Debit Card expedite order		\$40
*Other charges maybe imposed with connection to ATM/POS usage if specific product's monthly Per debit limits are exceeded.		
**Transactions at SUM ATMs are surcharge free. Other banks may impose a surcharge.		
***A non-sufficient funds (NSF) fee is imposed for overdrafts created by debits to your account; overdrafts may be incurred by Check, In-Person Withdrawal, ATM Withdrawal, Online Transfer or other Electronic means.		
Wire Transfers Outgoing:		
Eagle eXchange-Domestic		\$20
Standard-Domestic		\$20
Foreign		\$40
Incoming (earnings credit available)		\$10
Wire Research Fee (earnings credit available)		\$25

Night Depository Service	
Monthly Fee (earnings credit available)	\$2.00
Disposable bags	Varies
Locking bag-small	\$10
Locking bag-large	\$20
Replacement keys	\$10
On-line Business Banking	
Eagle eXchange Internet Cash Management	\$25
(Customers may use earnings credits to offset Eagle eXchange charges except for NSF charge.)	
Maintenance charges:	\$25
Basic Business	\$25
Account Recon	\$25
Account Recon (per issue)	\$25
Positive Pay Reporting	\$50
Positive Pay (per item)	
ACH (per item)	\$0.25
EFTPS (per item)	\$0.25
Sweeps/Transfers	\$0.10
Bill Payment Services:	
Per item charge	\$0.50
Bill Pay Stop payment	\$50
Non-Sufficient funds charge*	\$30
*A non-sufficient funds (NSF) fee is imposed for overdrafts created by debits to your account; overdrafts may be incurred by Check, In-Person Withdrawal, ATM Withdrawal, Online Transfer or other Electronic means.	
Remote Deposit Capture Services	
Monthly Scanner Fee	\$75
Per Scanned Check	\$0.07
Per Scanned Deposit	\$0.50



Commercial Charges Continued

Commercial Sweep Between Eagle Bank Accounts		Fee
Sweep Fee transfer*charge		\$3.00
*This charge is automatically assessed to the selected account each time funds are swept to the Receiving Account to cover overdrafts.		
Coin Ordering Charge (earnings credit available)		
\$25.00-\$100.00		\$3.00
Over \$100.00		3% of amount
Direct Account Charges (earnings allowance don't apply)		
Stop Payment Orders		\$50
Returned check charge (checks returned against insufficient/uncollected funds)		\$30
Non-Sufficient funds charge* (checks paid against insufficient/uncollected funds)		\$30
Abandoned Property		\$50
Interim statement (24-hour telephone banking)		\$5.00
Reproduction of checks and statements		\$5.00
Eagle Access telephone transfers	No Charge**	
Coupon collection		\$10
Domestic Collection		\$15
Foreign Collection		\$40
Duplicate Tax Form		\$5.00
Paper Statement (per month per checking account)		\$3.00
Levies and Attachments		\$50
Dual Signature Verification (per month)		\$10
CPA Audit Confirmation		\$20
Medallion Signature Fee		\$25
Account research (per hour)		\$25
CD-ROM Check images		\$30
Stop Payment Orders		\$50
Non-Sufficient funds charge* (checks paid against insufficient/uncollected funds)		\$30
Returned check charge (checks returned against insufficient/uncollected funds)		\$30

Returned check charge (checks returned against insufficient/uncollected funds)	\$30
Reproduction of checks and statements	\$5.00
*A non-sufficient funds (NSF) fee is imposed for overdrafts created by debits to your account; overdrafts may be incurred by Check, In-Person Withdrawal, ATM Withdrawal, Online Transfer or other Electronic means.	
**Other charges may be imposed with connection to Eagle Access Telephone transfer usage if specific product's monthly per debit limits are exceeded.	
Other Bank Charges (Checking customers may use earnings credits, when applicable)	
Temporary checks (per check)	\$1.00
ACH (per item)	\$0.25
Deposited items returned	\$10
Money Orders	\$4.00
Stop payments-Money orders	\$25
Treasurer's Checks	\$6.00
Return Mail (per month)	\$5.00
Check Printing	
All checkbook charges, applicable delivery charges and supplies will be charged directly to your account.	



All Other Account Charges

Internet Banking Charge		Fee
Internet Bill Pay		No Charge (*)
Account Access & Inquiry		Free
Account Transfer - Eagle Bank Online Banking		No Charge (*)
(*) Other charges may be imposed with connection to Eagle Bank Online Bill Payment/Eagle Bank Online Banking account transfer usage if specific product's monthly per debit limits are exceeded.		
ATM/Debit		
Transactions at Eagle Bank ATMs		No Charge (*)
Point of sale transactions (POS)		No Charge (*)
Service Charge - Transactions at Non-Eagle Bank ATMs		\$2.00(**)
(*) Other charges may be imposed with connection to ATM / POS usage if specific product's monthly per debit limits are exceeded.		
(**) Transactions at SUM ATMs are surcharge free. Other banks may impose a surcharge.		
ATM/Debit Card Replacement Fee (Including Instant Issue)		\$10
Non-Sufficient Items		
A non-sufficient funds (NSF) fee is imposed for overdrafts created by debits to your account. Overdrafts may be incurred by Check, In-Person Withdrawal, ATM Withdrawal, Online Transfer or other Electronic means		
NSF Paid Item Fee		\$30.00*
Fee for payment of an item presented against the available overdraft balance at the time of presentment.		
NSF Item Fee		\$30
Fee for returned/paid item due to insufficient funds at the time of presentment.		
Representment Fee		\$30.00*
A representment NSF fee may occur when a merchant attempts to present the same transaction again in an effort to obtain the declined funds. This type of repeated merchant payment transaction will result in multiple NSF fees charged to your account if the transaction is presented more than once.		
Account Charges		
Stop Payment Charge		\$25
Abandoned Property Fee		\$50
Account reconciliation (per hour)		\$25
Chargeback Fee (returned deposited item), per item		\$7.11
Interim statement (24 hour telephone banking)		\$3.00
Paper Statement Fee* (per month, per checking account)		\$3.00
Lost passbook charge		\$10

Statement Copy (reproduction of each monthly statement/per month)	\$5
Eagle Bank Telephone balance inquiry	Free
Eagle Bank Telephone transfers**	No charge
Temporary checks (per check)	\$1.00
*Fee is waived for 18/65 accounts.	
**Other charges may be imposed with connection to Eagle Bank Telephone transfers if a specific product's monthly per debit limits are exceeded.	
Wire Transfers	
Wire Transfer Fee — Outgoing:	
Domestic	\$20
Foreign	\$40
Wire Transfer Fee — Incoming	\$10
Other Bank Charges	
Money Orders	\$4.00
Treasurer's Checks	\$6.00
Stop payments — Money Orders and Treasurer's Checks	\$25
Levies and attachments	\$50
Fee for Collection Item — Coupon	\$10
Fee for Collection Item — Domestic check	\$15
Fee for Collection Item — Foreign check	\$40
Research Fee (Records research — per hour)	\$25
Duplicate Tax Form	\$5.00
Medallion Signature Fee	\$25
Return Mail Fee (per month)	\$5.00
Safe Deposit	
Annual rental charge	\$35.00 & up*
Late charge (If annual charge not paid within 30 days of due date)	\$10
Key replacement	\$25
Box drilling	\$200
*Annual rental charges vary based on box size. Safe Deposits are only available at the Ferry Street Branch.	
Check Printing	
Check printing cost will vary according to style of checks ordered. Please refer to the Bank's price schedule.	



EAGLE BANK

CORPORATE HEADQUARTERS

350 Broadway
Everett, MA 02149

ADMINISTRATION

8 Essex Center Drive
Peabody, MA 01960



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