

OUTGOING - Single Use WIRE REQUEST FORM and AGREEMENT

Section A: Recipient Bank Information <i>(Receiver/Primary Bank)</i>	
*	U.S. Bank/Corresponding Bank Name _____
*	U.S. Bank 9-digit ABA number (Domestic) _____
	U.S. Bank Address _____
	U.S. Bank City and State _____

Section B: Payment Amounts	
*	Wire Amount \$ _____
	Written Dollar Amount _____ /100 Dollars
*	Date of Wire Request _____
	Fee Amount (\$25) \$ _____

Section C: Customer Information <i>(Originator)</i>	
*	Name as it appears on your account _____
*	Tax Identification Number (TIN: SSN/EIN) _____
*	Type of Account (checking, savings, etc.) _____
*	10-Digit Account Number _____
*	Customer Residence Address _____
	Customer Address (line 2) _____
*	Customer City, State, and Zip _____
*	Daytime Phone Number (Primary) _____
	Alternate Phone Number _____

Section D: Intermediary Bank Information <i>(Optional: Some banks can only receive bank wires using a correspondent bank. They are the subordinate bank or "beneficiary's FI." Please include necessary information, if applicable, for further credit to:)</i>	
	Intermediary Bank Name _____
	ABA# _____
	Bank Address _____
	Bank City, State, and Zip _____
	Name _____
	Account Number _____

Section E: Receiver's Information <i>(Sometimes referred to as "beneficiary")</i>	
*	Receiver's Name _____
*	Recipient Account Number _____
*	Receiver's Residence Address _____
*	Receiver's City, State, and Zip _____
	Receiver's Phone Number _____
	Notes/Comments: _____

Section F: Signature(s) <i>(Authorizing the transfer and accepting the Agreement in Section G)</i>	
X	_____
Signature	Date

Section G: Agreement

By requesting this funds transfer, the authorized signer (you) and Eastern Savings Bank, fsb (we, us, or our.) agree as follows:

Regulation J determines the rights and liabilities for Fedwire wire transfers and Maryland's Uniform Commercial Code Article 4A determines rights and liabilities for non-Fedwire wire transfers.

If a receiver/beneficiary is identified by name and an identifying or account number, payments to the receiver/beneficiary may be made using that identifying or account number even if the number identifies a person different than the named receiver/beneficiary. If a payment order identifies an intermediary party or receiver's/beneficiary's financial institution by both name and an identifying number or only by identifying number, we and any receiving financial institution may rely on the identifying number as the proper identification of the intermediary party or receiver/beneficiary's financial institution. You agree to indemnify the Bank and hold harmless for any loss or expense that results from its reliance on an incorrect identifying or account number.

Any rate of interest that the Bank may be obliged to pay as a penalty under Regulation J or Maryland law shall be equal to the dividend rate paid on the account from which the funds transfer should have occurred or to which the proceeds of the fund transfer were or should have been deposited, whichever is lower. The Bank's liability is limited to the payment of this interest.

The cut-off time is 3pm each weekday we are open, which is not a holiday. Orders received after the cut-off time are treated as being received the next day we are open. The cut-off time may be modified without notice to you if an intermediary or receiver/beneficiary institution is closed.

We are under no obligation to accept a payment order, cancellation, or amendment but may do so at our option. We are not obligated to give you notice of such action but notice may be given in your next periodic statement or as otherwise required by law. Funds transfers will be made in accordance with our rules, procedures, and fees as amended from time to time. We may cancel or modify this agreement at any time without prior notice to you. You may not modify this agreement without prior written approval from us. No representation or statement made by any employee of ours shall be binding on us.

All payment orders, amendments, and cancellations orders will be made according to the Bank's security procedure. The security procedure is intended to verify that an order is authorized and detect errors in the transmission or content of the payment order. The security procedures we will use are: 1) completion of the wire transfer form and signed in ink, 2) positive photo I.D. for requests in person, and 3) call-back verification for requests not done in person. Telephone and facsimile requests will not be accepted unless approved by the Bank. All wires not requested in person by an authorized account holder or signer are subject to a call-back verification and may be rejected. A payment order, amendment, or cancellation order verified by the security procedure is effective as your order, whether or not you in fact authorize the order. You agree to the above security procedure.

WIRING INSTRUCTIONS: Please contact the receiving institution for correct wiring instructions. Eastern Savings Bank, fsb will not be held responsible for delayed wires due to incorrect instructions provided by the customer. **Please note:** (1) Most institutions' wiring instructions differ from ACH instructions. (2) Asterisks ("**") indicate required fields.

TIMING: If your wire request arrives at Eastern Savings Bank, fsb and is acknowledged by our corporate headquarters before 3 pm ET, it will be sent the same business day. If your request arrives after 3 pm ET, the wire will be sent the following business day.

FEES: There is a \$25 fee per transaction for outgoing domestic wires. This fee will be deducted from your account balance. If there are insufficient funds in your account to cover the wire transfer fee, the fee will be deducted from your wire request amount.