

# *Welcome to 1880 Bank*

A guide to  
new products  
and services

*Proudly serving the Eastern Shore since 1880*



**1880 Bank**

*Tradition • Security • Commitment*

We'll see you through



**1880 Bank**

# Welcome!

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## Merger Highlights

*“One of the oldest locally operated banks on Delmarva, 1880 Bank offers you a higher borrowing capacity, twice as many branch locations and significantly more electronic banking solutions, while continuing the tradition of hometown service Eastern Shore residents have enjoyed for 135 years.”*

### Contact Us

Customer Service  
410-228-5600

Telephone Banking  
410-221-1455

Website  
[www.1880Bank.com](http://www.1880Bank.com)

### More Branches

With an expanded network of six branches in Dorchester and Talbot counties, banking in person is more convenient than ever. All branches have 24-hour ATMs. See page 10 for locations and hours.

### Enhanced Products & Services

Enjoy an expanded portfolio of consumer and business products designed to better meet your banking needs and achieve your financial goals. Mobile Banking and Online Account Opening are new services that provide electronic access to your accounts from anywhere.

### Reward Checking

If you currently have a Reward Checking account, the same features and benefits you enjoy now will remain. With 1880 Bank Reward Checking, we pay YOU to use your debit card. This interest bearing account requires no minimum balance, refunds ATM fees (up to \$50 per month) and provides free internet banking services as long as you meet the minimum requirements.

### Deposit Insurance

Your deposits will continue to be insured by the FDIC. Standard maximum deposit insurance is \$250,000 per depositor per insured institution for each account ownership category. Visit [www.fdic.gov](http://www.fdic.gov) for more information.

### Mark Your Calendar

Conversion Weekend is October 1-4, 2015. All branches and our Customer Service Center will be open normal hours on Friday and Saturday. Online banking, bill pay and telephone banking will be available until 5:00 pm Thursday, October 1. These services will be restored by 8:00 am Monday, October 5 through [www.1880bank.com](http://www.1880bank.com) and 410-221-1455.

# Conversion Weekend

## October 1-4, 2015

### *Details & Key Facts*

*All 1880 Bank branches will be open for normal business hours on Friday and Saturday, October 2 and 3.*

*The 1880 Bank Customer Service Center will have special Saturday hours October 3, from 8:30-Noon.*

*Beginning October 5, start using our new online banking, bill pay service, mobile banking and online account opening.*

*On October 5, begin using 1880 Bank's automated telephone system at 410-221-1455.*

#### **Banking Hours**

Your 1880 Bank branch office will be open normal business hours on Friday, October 2 and Saturday October 3. You can get cash by using your existing ATM/Debit Card at any 1880 Bank ATM or other locations that accept your card. See page 10 for listing of bank locations and hours or visit [www.1880Bank.com](http://www.1880Bank.com).

#### **ATM/Debit Cards**

You will continue to use your existing ATM/debit card as you do today. Your daily limit for ATM cash withdrawals will be \$605 and \$1,500 for point of sale transactions. When your current card expires, you will receive an 1880 Bank ATM/debit card. All 1880 Bank ATMs will be available and operating during the conversion.

#### **Telephone Banking**

You will be able to access your accounts through the telephone banking system until Thursday, October 1 at 5:00 pm. Starting Monday, October 5, begin using 1880 Bank's automated telephone system, at 410-221-1455. **The first time you call, you will need to enter your account number and the last four digits of the Social Security number or Tax ID number of the primary owner on the account as a temporary PIN.** For security purposes, you will be prompted to change your PIN when you enter the system. You can do so easily by following the menu prompts during the call.

#### **Online Banking & Bill Pay**

You can continue to use your current online banking and bill payment service until 5:00 pm on Thursday, October 1, when this service will become unavailable to finalize the changeover to the 1880 Bank system. 1880 Bank's online banking and bill payment will be available starting Monday, October 5 at 8:00 am.

Upon logging into the new 1880 Bank online banking system, please be sure to verify that any previously established recurring and one time transfers are scheduled properly. More information about 1880 Bank online banking and bill payment will be coming in the next few weeks.

#### **Mobile Banking**

All online banking customers will have access to mobile banking beginning Monday, October 5 by simply downloading the 1880 Bank app onto your mobile device. Use your mobile phone or wireless device to access your money anywhere, any time with secure mobile banking and mobile deposit services at 1880 Bank. Features include mobile deposits, bill payment, balance inquiry, online transfers and so much more right in the palm of your hand.

#### **Information**

If you have any questions, please visit any branch of 1880 Bank during normal business hours or call our Customer Service Center at 410-228-5600. We will have a representative available to answer calls on Saturday of conversion weekend from 8:30 am to 12:00 pm at 410-228-5600.

# 1880 Bank

# Your Questions

## **Will I still see the same bank representatives?**

Yes, our associates are still devoted to providing individuals, families, and businesses with quality products and exceptional customer service. They are dedicated to meeting all of your banking needs.

## **When does the change over of accounts take place?**

Our data systems conversion will occur the weekend of October 1-4, 2015.

## **What happens to my current Easton Bank & Trust account number?**

Your account number will remain the same once your accounts are converted.

## **Will my account features change?**

All Reward Checking Accounts will remain the same. The features of other accounts may change. When analyzing your accounts, we used the most current information available to us to guide us in determining which new product most closely matches what you have now. Your new account(s) may have different features, which we will outline for you within this guide. We are confident you'll be pleased with your new accounts. If you feel another account would better suit your needs, please let us know and we'll gladly make that change.

## **What if I prefer a different type of account?**

No problem. Your satisfaction is most important to us. Our checking and savings products have some great features and benefits that may better fit your needs. We'll answer any questions you may have and help you switch quickly and easily. Stop by any branch to meet with a customer service representative or call our customer service center at 410-228-5600.

## **I often initiate or receive wire transfers and/or ACH credits and debits. Will I need a new Routing and Transit number?**

Yes. Starting October 5, you must begin using the following Bank Routing & Transit number for any transactions: #052100466. All pre-arranged direct deposits and recurring payments will automatically continue, unless the originator requests confirmation of this change.

## **Will I need to order new checks?**

No. You can continue to use your checks until you finish your supply. If you decide to reorder your checks after October 5 through another source, please provide them with your new 1880 Bank Routing and Transit number: #052100466.

## **Will I get my statements at the same time that I do now?**

All statement customers will continue to receive a monthly statement on your current schedule.

## **If my accounts are currently combined on one statement, will they continue to be?**

Yes. We expect that all statements will continue to be combined.

## **Will my debit card change?**

No. You will continue to use your current card until it expires. At that time you will receive a new 1880 Bank card.

## **Will the "per-day" limit for transactions made with my ATM or Debit Card change?**

Yes. Following the conversion you may withdraw up to \$605 per day at ATMs and purchase goods and services up to a maximum of \$1,500 per day for all point of sale (POS) transactions made with your ATM or Debit Card (effective October 5). If you plan to make a large purchase over \$1,500, please contact customer service for a temporary daily limit increase.

## **I currently have an overdraft line of credit. Will it continue to operate as it does now?**

Yes. There will be no changes to your overdraft line of credit.

## **I currently have overdraft privilege. Will that service continue to be available?**

This service will no longer be available as of September 30, 2015. Please talk to your customer service representative about alternative services.

## **I have a CD; will the rate, term or other features of my account change?**

There will be no changes to your interest rate or terms until your CD matures.

## **How will interest on my account be paid in October?**

All interest bearing accounts and CDs will receive an interest credit as they do currently.

## **Will there be any changes to my IRA or other retirement accounts?**

No.

## **Will anything be different about my consumer loan, home equity loan or home mortgage?**

None of the terms of your consumer loan, home equity loan or home mortgage will change.

## **I currently have a coupon book for my loan. Can I still use it?**

Yes. You can continue to use your loan coupon; however, you will also receive a monthly bill.

# We'll see you through

## **If I have questions about my home mortgage, whom should I call?**

Please call your loan officer directly or our customer service department at 410-228-5600.

## **Will my online banking change?**

Yes, both Consumer and Business online banking will change. However, you are not required to re-enroll. Starting October 5, use [www.1880Bank.com](http://www.1880Bank.com) to access your online banking and bill pay. You will log in using your current access ID (all in lower case) and a temporary password. You will then be prompted to create a new password, activate security questions and accept 1880 Bank's online banking agreement.

## **What other new services will be available?**

1880 Bank is highly focused on providing various modes of banking for the convenience of our customers using technology such as mobile banking, mobile deposit and online account opening.

## **What is 1880 Bank's lending philosophy?**

1880 Bank prides itself on being extremely responsive to loan requests and is highly competitive in the market with regard to rates and terms.

## **Will the website remain the same?**

During the third quarter of 2015, EBT's website will be combined with 1880 Bank's at [www.1880bank.com](http://www.1880bank.com). This will be accomplished automatically, safely and securely. No action will be necessary by EBT customers.



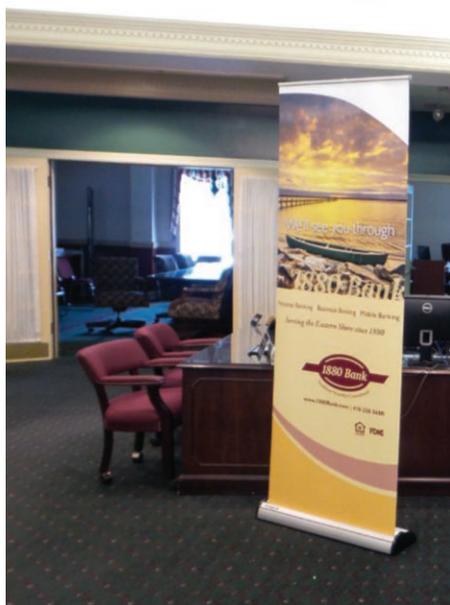
# 1880 Bank



When Scott and Susan Rardin found a slice of heaven on the Wye River, they looked to **1880 Bank** for a home mortgage to make their dream come true.

# Account Mapping

## EB&T Bank to 1880 Bank Account Conversion



EB&T BANK ACCOUNT NAME	1880 BANK ACCOUNT
------------------------	-------------------

**Consumer Accounts**

- EBT Reward Checking
- ATM Access Checking
- EBT Select Checking
- EBT Select Checking- E Statement
- EBT Limited Checking
- EBT Regular Checking
- EBT Free Checking
- EBT Free with Direct Deposit
- EBT Hometown Advantage Checking
- EBT NOW Checking
- EBT Personal Money Market Checking
- EBT Regular Savings
- EBT Student/Minor Savings
- EBT Special Savings

- 1880 Reward Checking (no changes)
- Interest Checking
- Regular Checking
- 1880 Checking
- Dimension 60
- Regular Checking
- Regular Checking
- Interest Checking
- Interest Checking
- Interest Checking
- Money Market Savings
- Personal Savings
- Student Savings
- Club Savings

**Business Accounts**

- EBT Business Checking
- EBT Business NOW Checking
- EBT Commercial Checking
- EBT Non-Profit NOW Checking
- EBT Business Savings
- EBT Business Money Market Checking

- Business Checking
- Business Interest Checking
- Business Checking
- Business Interest Checking (service charges waived)
- Business Savings
- Business Money Market Savings

# Consumer Checking & Savings

## Accounts

*Online banking, bill pay, mobile banking, e-statements, debit and ATM cards and direct deposit are available on most consumer checking and savings accounts. Talk to your customer service representative for more details.*

### **Reward Checking**

With 1880 Bank Reward Checking, we pay YOU to use your debit card. This interest bearing account requires no minimum balance, refunds ATM fees (up to \$50 per month) and provides free internet banking services as long as you meet the minimum requirements.

### **1880 Checking**

Total online banking convenience in a No Fee account; however if online banking is inactive for six months, the account will convert to Regular Checking with associated minimum balance requirement and service charges. Opening deposit of \$50, online banking, debit card and e-statements are required.

### **Regular Checking**

Our checking account has added tools to make banking easy. A \$50 opening deposit is required. To avoid the \$10 monthly service charge, maintain a daily balance of \$500.

### **Dimension 60**

Designed for our customers 60 years and over, the Dimension 60 account requires only \$50 for opening deposit, and has no minimum daily balance or monthly service charge.

### **Interest Checking**

Manage your assets with a checking account that earns interest. Minimum opening deposit of \$1,000 is required. A minimum daily balance of \$1,000 is required to avoid a \$10 monthly service charge.

### **Personal Savings**

Our plan to help you begin saving for your future with this interest bearing account. Minimum opening deposit of \$50 is required. Maintain a \$50 minimum daily balance to avoid a \$5 monthly service charge. Withdrawal limits apply.

### **Money Market Savings**

Earns interest and provides easy access to your funds with limited check writing ability. Minimum opening deposit of \$2,500 required. Maintain a \$2,500 minimum daily balance to avoid a \$15 monthly service charge. Withdrawal limits apply.

### **Student and Club Savings**

Designed to promote good savings habits for youngsters and help save for special occasions. These interest bearing accounts require a \$50 opening deposit. No minimum balance requirements. Withdrawal limits apply.

### **Certificate of Deposit**

Pays you interest on your investment for a fixed period of time. Minimum opening deposit of \$500 required. Three months to five year terms available. Interest penalties may apply for early withdrawal.

### **Individual Retirement Account (IRA)/CD**

Invest in your future by saving for your retirement in this interest bearing account. Investments are held for a fixed period of time. Minimum opening deposit of \$500 required. Three months to five year terms available. Interest penalties may apply for early withdrawal.

# 1880 Bank

# Business Checking & Savings

## Accounts

*Online banking, bill pay, ACH services, remote deposit capture, mobile banking, e-statements and debit cards are available on most business checking and savings accounts. Talk to your customer service representative for more details.*

### **Business Checking**

Take advantage of 1880's Business Checking to help manage and grow your business. A minimum opening deposit of only \$50 is required. If you maintain a daily balance of \$500, you can avoid the monthly service charge of \$10.

### **Business Interest Checking**

Manage assets with a checking account that earns interest. A minimum opening deposit of only \$1,000 is required. If you maintain a daily balance of \$1,000, there is no monthly service charge of \$10.

### **Business Money Market Savings**

This account provides easy access to your funds with limited check writing ability. Minimum opening deposit of \$2,500 and a \$2,500 daily balance is required to avoid a monthly service charge of \$15. Withdrawal limits apply.

### **Business Savings**

Provides easy access to your funds while earning interest. Only \$50 minimum opening deposit and \$250 daily balance is required to avoid a monthly service charge of \$5. Withdrawal limits apply.

### **Certificate of Deposit**

1880 Bank CDs, available in denominations of \$500 or greater, pay interest for fixed periods ranging from three months to five years. Check rates with your customer service representative. Interest penalties may apply for early withdrawal.





When Libby and Chris Nagel inherited her father's farm, they looked to **1880 Bank** to keep the family tradition alive. For commercial mortgages, lines of credit and cash management, look to us. We'll see you through.

## Fee Schedule



Product or Service	1880 Fee
Cashier's Checks	\$10
Collection Items - Domestic	\$15
Collection Items - Foreign US or Foreign Currency	\$25
Stop Payment	\$35
Insufficient Funds / NSF Fee <i>*Can be created by check, in person withdrawal, ATM withdrawal or other electronic means.</i>	\$35
Returned Deposited Check	\$10
Garnishment, Attachment, Subpoena	\$150
Dormant Account Fee	\$10/month
Statement Reconciliation/Account Research	\$25/hour
Photocopies - per page	\$0.25
Statement/Check Image Copies	\$5
Wire Transfer - Domestic - Outgoing	\$25
Wire Transfer - Foreign - Outgoing	\$50
Excess Transaction Fee - MMDA	\$25 per occurrence over 6
Excess Transaction Fee - Savings Account	\$2 per occurrence over 6
Non-automated Telephone Transfer	\$5
Night Depository Bag or Key replacement	\$25
VISA and Check Card/ATM Replacement	\$10
Foreign Currency	\$36
ATM - Customer using another bank's ATM	\$1.75 WD \$0.75 balance inquiry
Duplicate safe deposit box key fee	\$50
Safe deposit box drilling	\$300



When Chrissy Aull set her sights on transforming the historic Centreville Armory into the Wye River Upper School, she looked to **1880 Bank**. We shared her vision and provided the funds to make it a reality.



## *Branch Locations & Hours*

All branches have 24-hour ATMs and drive-in banking except Oxford which does not have a drive-in teller.

### **Cambridge – High Street**

304 High Street  
Cambridge, MD 21613  
410-228-5600

#### Lobby Hours

Monday-Thursday, 8:30-3:00  
Friday, 8:30-6:00  
Saturday, 8:30-12:00

#### Drive In Hours

Monday-Wednesday, 8:30-4:00  
Thursday and Friday, 8:30-6:00  
Saturday, 8:30-12:00

### **Easton Glebe Road**

8707 Commerce Drive  
Easton, MD 21601  
410-822-0724

#### Lobby Hours

Monday-Thursday, 8:30-3:00  
Friday, 8:30-5:00

#### Drive-In Hours

Monday-Thursday, 8:00-3:00  
Friday, 8:00-6:00  
Saturday, 8:30-12:00

### **Cambridge-Woods Road**

803 Woods Road  
Cambridge, MD 21613  
410-228-4100

#### Lobby Hours

Monday-Wednesday, 8:30-3:00  
Thursday and Friday, 8:30-6:00  
Saturday, 8:30-12:00

#### Drive-In Hours

Monday-Wednesday, 8:30-4:00  
Thursday and Friday, 8:30-6:00  
Saturday, 8:30-12:00

### **Hurlock**

100 Pine Street  
Hurlock, MD 21643  
410-943-4838

#### Lobby Hours

Monday-Wednesday, 8:30-3:00  
Thursday and Friday, 8:30-6:00  
Saturday, 8:30-12:00

#### Drive-In Hours

Monday-Wednesday, 8:30-4:00  
Thursday and Friday, 8:30-6:00  
Saturday, 8:30-12:00

### **Easton-Idlewild**

501 Idlewild Avenue  
Easton, MD 21601  
410-819-0300

#### Lobby Hours

Monday-Thursday, 8:30-3:00  
Friday, 8:30-5:00

#### Drive-In Hours

Monday-Thursday, 8:00-3:00  
Friday, 8:00-6:00  
Saturday, 8:30-12:00

### **Oxford**

104 Factory Street  
Oxford, MD 21654  
410-226-0200

#### Bank Hours

Monday-Thursday, 9:00-12:00  
Friday, 9:00-1:00



Kim C. Liddell  
Chairman, President & CEO

We'll see you through  
**1880 Bank**

For 135 years, Eastern Shore residents have turned to **1880 Bank**. We pride ourselves on exceptional customer service, state-of-the-art technology and a portfolio of proven financial products that make banking with us convenient, secure and satisfying. From first cars and dream homes, to savings and bill paying, we've helped generations of Delmarva residents achieve their vision. Look to **1880 Bank**. We'll see you through.

Personal Banking | Business Banking | Mobile Banking

*Serving Maryland's Eastern Shore and the Delmarva Peninsula for 135 years.*



[www.1880Bank.com](http://www.1880Bank.com) | 410-228-5600



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