



Common Cents

News for our valued customers • Summer 2016



Committed to the communities we serve

As you know, Westfield is a community-driven bank. But some of you may not realize how extensively we're involved with local events and charities. So, I thought I'd give a sampling of how we typically interact with the Northeast Ohio community each year, along with some unique activities we added in 2015:

Akron Marathon: We support this signature event annually by sponsoring the Ambassador Award, encouraging the volunteer efforts of our employees, and fielding a team of runners. Our race team was honored last year to be joined by Frank Shorter, the only American to win two Olympic medals in the marathon.

Greater Akron Chamber: We participate at chamber events each year, discussing topics that can help local executives better position their organizations for the future.

Medina Business Awards: Westfield Bank teamed up with the Medina County Economic Development Corporation over a decade ago to create these annual awards that celebrate the accomplishments of Medina County companies.

Hammer & Nails: Our employees donate their time to help disadvantaged Stark County area homeowners with home and property repairs.

Greater Cleveland Partnership DC Fly-In: We participate in this yearly event (co-sponsored by Westfield Insurance) that brings regional business leaders and legislators together for two days on Capitol Hill.

Take Your Lawmaker to Work Day: U.S. Representative David Joyce spoke at our Brecksville office in September about the impact of government regulations on businesses and other key issues facing local organizations.

Medina Downtown Neighborhood Improvement Program: Last year, Westfield Bank offered a \$50,000 matching contribution to help the City of Medina win a national grant competition that would bring economic revitalization to blighted properties in the city.

Business symposiums: We invite business leaders from Northeast Ohio to Westfield Center twice a year for events that address topics critical to the success of their organizations.

Networking events: Throughout each year, we host thousands of guests at networking events on our campus, so they can interact with us in a relaxed setting and connect with other bank clients.

Interested in learning more about Westfield Bank? Read this newsletter to discover how we're improving your banking experience, and find out why a business headquartered in community-focused Amish country chose to partner with us.



Jon W. Park

*Chairman and
Chief Executive Officer,
Westfield Bank*

BUSINESS SPOTLIGHT



By Kevin Vonderau
Executive Vice President, Chief Lending Officer, Westfield Bank

Westfield Bank works with all sizes of companies – from start-ups to large corporations – in a wide range of industries. Businesses elect to partner with us for many reasons. This newsletter profiles P. Graham Dunn, a company located in Amish country that designs and manufactures inspirational art, home décor, and gifts. Read the article to learn more about this interesting business, and see how we've helped them on their path to success.

Community roots run deep

P. Graham Dunn is a gem of a company located in Dalton, Ohio, a tiny Wayne County community with a large Amish population. The company designs and manufactures inspirational art, home décor, and gifts... with about 6,000 unique items in its ever-changing inventory.

The company is owned and operated by Peter and LeAnna Dunn, who founded the company that bears their name in 1976 and initially manufactured products in a revamped chicken coup. Both Peter and LeAnna remain active in the business and the community, while their son-in-law, Joe Knutson, now serves as company president.

Today, nearly every item P. Graham Dunn offers is manufactured in a 120,000-square-foot facility that Westfield Bank helped finance in 2008. The structure combines manufacturing and 20,000 square feet of retail space, with windows overlooking the production area. P. Graham Dunn is one of the very few gift companies that continue to manufacture in the U.S.

P. Graham Dunn services more than 4,000 accounts, primarily in the U.S., but also worldwide. Included are Christian book stores, Hobby Lobby, Hallmark Stores, Cracker Barrel, and hospital gift shops. In addition to gift items, the company is also a provider of a laser-based engraving program found in some 200 retailers.

P. Graham Dunn is not your typical organization, so it makes sense that the company enjoys doing business with a bank that understands its unique needs. The company migrated to Westfield Bank about 10 years ago and today relies on the bank – primarily the Wooster office – for business loans, checking and savings accounts, and a business line of credit.

"Initially Westfield assisted us with equipment financing to grow our business," Knutson said. "And then we engaged in a very large project with Westfield Bank, and they helped us realize our dream of building our new manufacturing facility in Dalton."

When he considers the advantages of banking with Westfield, Knutson quickly mentions several key factors: "We value that Westfield is a local company and is privately held, which we believe makes the bank more rooted in the community," Knutson said. "By supporting Westfield, we are also supporting our community. We are also appreciative of the personal relationships the bank has built with us. We feel like we know Westfield well and they know us well, and that helps us accomplish our goals."

"We know Westfield well and they know us well and that helps us accomplish our goals."

~ Joe Knutson, P. Graham Dunn President

Sign up for online banking. It's easy!

Enjoy faster, easier banking with our online and mobile banking services. Get 24/7 access to your account information, make deposits remotely, pay bills in seconds, transfer funds instantly, and much more. Sign up now by following these four quick steps:

- Step 1: Go to westfield-bank.com and click "Sign up" in the top right corner**
- Step 2: Read and accept the Westfield Bank Internet Banking disclosure and terms**
- Step 3: Complete the brief registration form**
- Step 4: Click "Submit"**

After completing these steps, you can start using online banking right away!

Making banking even better

Westfield Bank is always looking for ways to improve your banking experiences. So, we're excited to tell you about new developments that will allow us to do an even better job of fulfilling your individual banking preferences.

New ATMs

We're moving toward installing Deposit Automation ATMs at each of our locations. These machines make banking faster and simpler, provide advanced security against skimming threats, and offer the convenience of 24/7 banking.

With these ATMs, you can insert up to 30 checks or bills at a time without calculating the amount – the machine does it for you.

Plus, you don't need envelopes or deposit slips. You just place your cash or checks into the appropriate slot. The ATM then generates the images of your checks on screen and creates an itemized list of the cash or checks deposited, and it allows you to confirm your deposit. You can also transfer funds between accounts on the spot.

Making a deposit at these ATMs is similar to an in-lobby experience and offers the same prompt funds availability. The new ATMs are currently located at our Medina, Portage Trail, and Graham Road offices, and will also be installed soon at our new Canton office.

Also, if you're traveling this summer, remember that Westfield Bank is part of the nationwide, surcharge-free MoneyPass ATM network.

New location

Our new Canton office – scheduled to open this summer – uses technology to enhance and simplify your banking experience. But it will maintain the same highly personalized, attentive service that's always been our hallmark.

The office features an airy, sleek design that provides a welcoming environment, along with an in-lobby ATM and mobile device station. This will provide our guests with greater convenience and allow us to offer faster, more direct service.

This will be the prototype for our offices in the future. But we'll have the flexibility to customize each office to fit the needs of the individual communities we serve.

Aaron Barnhart

SVP, Retail Sales Leader
Westfield Bank





Westfield Center
Two Park Circle
Westfield Center, Ohio 44251

PRSRT STD
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CLEVELAND OH
PERMIT #498

Dream Big Checking. Earn up to **2.01% APY***
Big rewards for accounts meeting all qualifications.

Balances from \$0.00 - \$15,000.00		Balances over \$15,000.00	
INTEREST RATE	APY*	INTEREST RATE	APY*
1.99%	2.01%	0.25%	2.01-0.51%**

Meet all three qualifications shown to receive the great APYs listed.

\$100 minimum deposit required to open account.

1. Must have a minimum of 12 debit card point-of-sale (POS) purchases post and clear within a qualification cycle;
2. Must have a minimum of 1 direct deposit or automatic payment post and clear within a qualification cycle; AND
3. Must enroll in online banking and receive electronic statements to a valid e-mail address.

Non-qualifying accounts will earn 0.05% Interest Rate/APY* on all balances.

Dream Big Checking accounts also enjoy \$0 monthly maintenance fee, no minimum balance requirements after account opening, and ATM/debit card access with ATM fee refunds up to \$12.00 per statement cycle.

Interest rates and annual percentage yields (APY) are accurate as of June 1, 2016. However, the interest rates and APYs on this account may change at any time at the bank's discretion. The qualification cycle begins on the last day of the previous statement cycle and ends on the last business day before the next statement cycle ends. This statement cycle ends on the 25th of each month. If the 25th falls on a weekend or bank holiday, the statement cycle would end on the previous business day. An individual business determines the timing of processing of its POS transactions. Therefore, the bank has no control over the date items post to an account. Fees may reduce earnings. Refer to our Schedule of Fees for information on other fees that may apply. **Range varies depending on account balance.



Akron
2923 Smith Road
Akron, Ohio 44333

Brecksville
8751 Brecksville Road
Brecksville, Ohio 44141

Canton
4809 Dressler Road, NW
Canton, Ohio 44718

Cuyahoga Falls
140 Portage Trail
Cuyahoga Falls, Ohio 44221

Cuyahoga Falls
505 Graham Road
Cuyahoga Falls, Ohio 44221

Medina
4015 Medina Road
Medina, Ohio 44256

Westfield Center
Two Park Circle
Westfield Center, Ohio 44251

Wooster
343 W. Milltown Road
Wooster, Ohio 44691

