

Westfield Bank Dream Big Account Agreement

I agree to all the terms, conditions and requirements of Westfield Bank's Dream Big Checking Account listed below. Meeting these requirements **by the 20th day of each month** will ensure posting and clearing within the qualification cycle on your account allowing you to receive the rewards of earning a high interest rate Dream Big Checking and Dream Big Savings account(s).

Qualifications:

1. Have at least 12 or more debit card purchases post and clear per qualification cycle.
2. Have at least one Direct Deposit or Automatic Payment post and clear per qualification cycle (Bill Payments through Westfield Bank's online banking system do not qualify.)
3. Enroll and receive electronic statements. Here's how:
 - Enroll for online banking at www.westfield-bank.com
 - Sign up for E statements under the **E statement tab** in your online banking session
 - Hit **ACCEPT** to the conditions and authorization
 - Click on the **Welcome Statement Link** – which activates your enrollment!

Your statement cycle is the 25th of every month. Interest is posted to your account on the 25th of the month or the prior business day if the 25th falls on a Saturday, Sunday, or Holiday. You should have at least 12 debit card transactions post and clear your account by the 20th of the month to ensure posting and clearing for the qualification cycle. Qualifying Rewards balances \$25,000.00 will pay an interest rate of 1.99% / 2.01 % APY and balances over \$25,000.00 will pay 0.75% / 0.75 % APY. Failure to qualify will result in your account paying an interest rate 0.10% / 0.10% APY.

In the event the requirements are not met by the 25th of the month, Westfield Bank is not obligated to pay the rewards. Requirements are calculated month to month, we recommend at least 12 debit card purchases occur before the 20th of each month to ensure posting and clearing per qualification cycle.

By opening a Dream Big Checking and/or a Dream Big Savings account, you agree to the terms and conditions of the Dream Big Checking and/or Dream Big Savings Accounts.

Agreement to these conditions by one account owner will be interpreted as agreement by all owners.