What Makes Westfield Bank Different?



"Banking with Westfield isn't a one-way street. Unlike most banks, we can bring business to your company, often through our network connections."

> Kevin Vonderau Executive Vice President, Chief Lending Officer Westfield Bank, FSB

Westfield Bank has been serving the Northeast Ohio business community since 2001. If you don't know much about us, let's explore the many reasons why Westfield Bank is ideal for small-to-medium sized companies and how we can support your business.

Deep Network Connections

Partnering with Westfield Insurance, which is one of the nation's 50 largest property and casualty insurance groups, provides us access to resources you wouldn't expect from a community bank.

Many banks view relationships with customers as a one-way street. In other words, you give your business to them, and that's it. Westfield Bank sees things differently. We get to know you and your business so we can build a long-term relationship that supports your needs.

We can also bring business to you by introducing prospects to you that may need your products or services. While these connections can happen anytime, they often occur at our networking events held throughout the year, such as golfing at Westfield Group Country Club or business-focused educational symposiums. We enjoy creating synergies for our

customers and view it as an integral part of the value we deliver.

You can entertain your clients at Westfield Bank sponsored events. This provides you with an opportunity to deepen your relationship with them outside of a stuffy business environment. It's part of our "sharing knowledge and building trust" philosophy. Additionally, our networking events allow you to become better acquainted with our business team in a relaxed, fun atmosphere.

Direct Access, Personalized Service

Westfield Bank offers the best of both worlds: the personalized attention of a community bank combined with the lending capacity, treasury management services, and comprehensive products of a larger institution.

You'll have direct access to our decision makers, which means prompt answers to your questions. With Westfield Bank, you'll get to know multiple bankers. You'll never talk to a stranger. If your primary banker isn't immediately available, you can talk to someone else who is knowledgeable about your situation.

Westfield Bank is more mobile than most financial institutions; we're not

as confined to our brick-and-mortar locations, so it's easier for our bankers to come to you. In fact, it's possible to have our decision makers visit your business as a group. While this doesn't constitute a formal loan commitment, we can give you a good indication of what we'll be able to do for your business on the spot. Our team approach to helping customers is one of our cornerstones.

Understanding Your Business

We're experienced bankers who have teamed with organizations in many industries. We're business consultants who take the time to understand your company so that we can do a better job aligning your business for growth and steering you around potential obstacles. You can focus on your business while we look out for your financial interests.

Westfield Bank has cultivated an extensive network of trusted financial specialists. If you need guidance in an area that is outside our expertise, such as perpetuation planning, financial reporting, or growth strategies, we'll connect you to the right people. Doing so can save you time and remove the worry of having to find an expert who can help with critical matters.

AKRON • BRECKSVILLE • CANTON • CUYAHOGA FALLS • MEDINA • WESTFIELD CENTER







Sharing Knowledge. Building Trust.

Commitment to Businesses

Westfield Bank believes in small and mid-sized businesses. That's not the case with all banks. You probably know this firsthand if you suffered through last decade's recession. During that difficult period, many financial institutions dropped clients and didn't give them a chance to overcome their challenges.

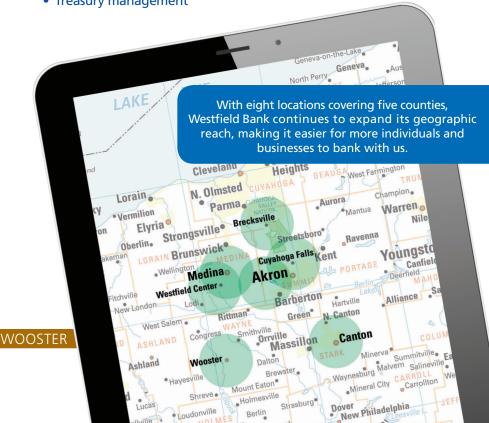
Throughout the recession, Westfield Bank remained committed to our customers and served their needs fairly. We have established and proven ourselves as a long-term partner who supports our customers through the typical cycles and problems experienced by most businesses.

Interested in learning more about how Westfield Bank can help your company? Please contact me at **KevinVonderau@westfieldgrp.com** or 330-722-8644 for a consultation, or to schedule a meeting with a business team member at one of our eight locations.

Westfield Bank offers a comprehensive suite of business products and services to help your company increase efficiency, improve cash flow, capture new opportunities, generate more revenue, and achieve its potential.

- Commercial real estate loans
- Lines of credit
- Term loans
- SBA loans
- Acquisition financing
- Program lending
- Treasury management

- Online and mobile banking
- Business checking accounts
- Business savings and money market accounts
- Business CDs
- Business credit cards





Kurt Kappa, 440-221-1721



Krista Dobronos, 330-668-6420



Bill Schumacher, 330-493-5135



Joe Billinovich, 330-722-8967



Jeff Honaker, 330-345-4886



Mike Gorman, 440-746-9998

Medina

Wooster