



WESTFIELD  
BANK

## ACCOUNT DISCLOSURE

### Simply Checking

Date:        /        /

Account Number:

This disclosure contains the rules that govern your deposit account with us. The words “we”, “our”, and “us” mean the financial institution, and the words “you” and “your” mean the accountholder or anyone with authority to exercise control of this account.

This is a noninterest-bearing checking account for personal use.

Available features on this account include:

- Check-writing privileges,
- ATM / debit card access,
- Online banking,
- Online bill payment,
- Telephone banking access,
- Statements with check images, and
- E-Statements.

**Minimum Balance Requirements:** You must deposit at least \$50.00 to open this account. There are no minimum balance requirements to maintain the account after opening.

**Fees That May Be Imposed on the Account:** There is no monthly fee for this account. Please refer to our Schedule of Fees for information on other fees that may apply.

**Transaction Limitations:** There are no limitations on the number or dollar amount of withdrawals from or deposits to this account.