



**Deposit Rate Summary – Personal Checking and Savings**  
Rates effective as of December 01, 2018

		Type	Balance Tiers	Rate	APY	Blended APY <i>(based on deposits up to \$100,000.00)</i>	Minimum Deposit to Open	Minimum Balance to Avoid Fee	Monthly Fee	Additional Terms / Conditions		
<b>Personal</b>	<b>Checking</b>	Simply Checking	All	N/A	N/A	N/A	\$50	\$0	N/A			
		50+ Checking	All	0.10%	0.10%	N/A	\$100	0.00	N/A			
		Reserve Checking	All	0.10%	0.10%	N/A	\$100	\$1,000	\$4	One direct deposit during statement cycle will also avoid fee.		
		Dream Big Checking <i>*Not Qualified - Tier 1 Qualified - Tier 2 Qualified - Tier 3</i>	All \$0.01 - \$15,000.00 \$15,000.01 and up	0.01% 1.98% 0.15%	0.01% 2.00% Blended	N/A N/A **2.00% - 0.42%	\$100	\$0	N/A	To qualify for Tier 2 & 3, you must: 1) Have at least 12 debit card point-of-sale purchases post and clear within a qualification cycle; 2) Have at least 1 direct deposit or automatic payment post and clear within a qualification cycle, AND 3) Enroll in online banking and receive electronic statements (valid e-mail address required)		
	<b>Savings / Money Market</b>	Personal Savings	All	0.10%	0.10%	N/A	\$50	\$100	\$2		Regulation D transaction limits	
		Dream Big Savings <i>*Not Qualified - Tier 1 Qualified - Tier 2 Qualified - Tier 3</i>	All \$0.01 - \$35,000.00 \$35,000.01 and up	0.01% 1.00% 0.15%	0.01% 1.00% Blended	N/A N/A 1.00% - 0.45%	\$100	\$0	N/A	Requires a Dream Big Checking account. Must meet all qualifications of linked Dream Big Checking account to obtain Tier 2 & 3 in this account.		
		**DreamBuilder Savings	All	0.05%	0.05%	N/A	\$10	\$0	N/A	<ul style="list-style-type: none"> <li>For children under age 21.</li> <li>Valid SSN required to open account.</li> <li>Opened as custodial account under UTMA – only one custodian permitted.</li> <li>Converts to Personal Savings account at age 21.</li> </ul>		
		Personal Relationship Money Market <i>Tier 1 Tier 2 Tier 3</i>	\$0.01 - \$9,999.99 \$10,000.00 - \$49,999.99 \$50,000.00 and up	0.15% 0.15% 0.20%	0.15% 0.15% 0.20%	N/A N/A N/A	\$500	\$10,000	\$10			Check privileges
		Preferred Money Market - Consumer <i>Tier 1 Tier 2 Tier 3</i>	\$0.01 - \$49,999.99 \$50,000.00 - \$499,999.99 \$500,000.00 and up	0.25% 0.70% 0.80%	0.25% 0.70% 0.80%	N/A	\$20,000	\$20,000	\$10	Must be an existing Westfield Bank customer with an account relationship for at least 90 calendar days.		

See page 2 for additional account details



### **Checking Accounts**

Interest rates and annual percentage yields (APYs) are current as of December 01, 2018. Interest rates and APYs may change at any time at the bank's discretion. Interest is calculated on the daily collected balance and is compounded and credited monthly. Fees may reduce earnings. Refer to our [Schedule of Fees](#) for information on other fees that may apply.

\*Non-qualifying accounts will earn 0.01%/0.01% interest rate/APY on all balances. To obtain the higher APYs in the Dream Big Checking account, you must meet 3 qualifications: 1) Have at least 12 debit card point-of-sale (POS) purchases post and clear within a qualification cycle; 2) Have at least 1 direct deposit or automatic payment post and clear within a qualification cycle; AND 3) Enroll in online banking and receive electronic statements to a valid e-mail address. 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. Refer to the full [Dream Big Checking account disclosure](#) for further information.

\*\*Range varies depending on account balance.

### **Savings Accounts**

Interest rates and annual percentage yields (APYs) are current as of December 01, 2018. Interest rates and APYs may change at any time at the bank's discretion. Interest is calculated on the daily collected balance and is compounded and credited monthly. Fees may reduce earnings. Refer to our [Schedule of Fees](#) for information on other fees that may apply.

Regulation D Limits: During a statement cycle, you may not make more than six (6) withdrawals or transfers from your account to another bank account of yours or to a third party by means of a pre-authorized, automatic transfer or telephonic order or instruction, whether initiated by check, draft, debit card, or similar order to a third party. Limited transactions include checks, point-of-sale (POS) transactions, debit card purchases, transfers initiated via telephone/fax/email, online banking transfers/bill payments, overdraft protection draws, and automated transfers to another Westfield Bank deposit account, a third party, or another institution. Violations of these transaction limitations may result in account closure or a transfer of all account funds out of this account to a transaction account that you are eligible to maintain. Withdrawals and transfers made in person at one of our banking offices, by messenger, by mail, or at an ATM are unlimited. In addition, you are allowed unlimited automatic transfers to repay a Westfield Bank loan. The number of deposits is also unlimited.

\*Non-qualifying accounts will earn 0.01%/0.01% interest rate/APY on all balances. You must open a new or have an existing Dream Big Checking account in order to have a Dream Big Savings account. The primary owner of the Dream Big Savings account must match the primary owner of the Dream Big Checking account. The Dream Big Savings account will be linked to the Dream Big Checking account. Only one Dream Big Savings account can be linked to each Dream Big Checking account. The statement for the Dream Big Savings account will be combined and delivered electronically with the statement for the linked Dream Big Checking account. The Dream Big Checking account must remain open throughout the period that you hold the Dream Big Savings account. If the Dream Big Checking account is closed, then the Dream Big Savings account will be converted to a Personal Savings account. To obtain the higher APYs in the Dream Big Savings account, you must meet 3 qualifications in your linked Dream Big Checking account as described above for Dream Big Checking.

\*\*To be eligible for the DreamBuilder Savings, the child must be under the age of 21 and have a valid social security number at the time of account opening. The account will be opened as a custodial account under the Uniform Transfers to Minors Act, with only one custodian permitted. Funds in this custodial savings account are an irrevocable gift to the child. The custodian has sole control and access to manage the funds in this account for the benefit of the child, until the child reaches the age of majority as defined by state law. On the child's 21st birthdate, the interest rate and terms for this account will automatically convert to those of the Personal Savings account. Refer to the full [DreamBuilder Savings account disclosure](#) for further information.