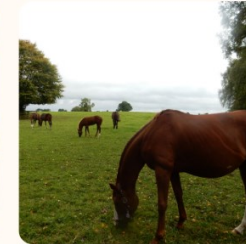
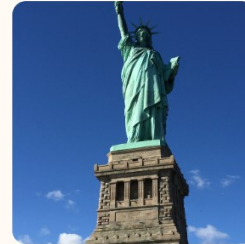


Watertown
— Savings Bank —
CLUB 50



**25th Anniversary
PHOTO CONTEST**



Club 50 is turning 25 this year! We invite all Club 50 members to celebrate our milestone anniversary by participating in our 25th Anniversary Photo Contest. Share your favorite photo you captured during a Club 50 trip and tell us why it is special to you.

HOW TO PARTICIPATE

DEADLINE

Submissions are being accepted from now until October 16th, 2020

HOW TO SUBMIT

Photo entries by Club 50 members can be submitted:

- On the Watertown Savings Bank website: watertownsavings.com/community/club-50
- By email with a subject line "WSB Club 50 Photo Contest": contest@watertownsavings.com
- By mail: Watertown Savings Bank, ATTN: Club 50, 60 Main Street, Watertown MA 02472

RULES

Limit of one submission per Club 50 member.* (Couples or those with multiple members listed on their Club 50 membership may each submit an entry independently.)

WINNING PHOTOS

Winners will be announced on Club 50's official birthday, November 1st, 2020. Prizes will be awarded to the Top 3 Winners who will be chosen by WSB employees.

Contest terms and conditions may be found on the reverse side or on our website at watertownsavings.com/community/club-50 and are subject to change without notice.

Member FDIC | Member DIF

Terms and Conditions:

This Contest is subject to change without notice. No purchase, payment, or donation is required to win. Any taxes due on prizes are the responsibility of the recipient, and may require you to report income on Form 1099-INT or 1099-Misc. Consult a tax advisor for more information.

*By submitting a photograph, I hereby grant Watertown Savings Bank (WSB) the right to use it for publishing, advertising, promotion, or any other use for any purpose. I understand and agree that any such photograph will become the property of WSB and not returned. By virtue of my submission of a photograph displaying my image, or that of other persons or Club 50 Members (Photograph Participant(s)), I understand that I/we may be disclosing the fact or existence of my/our ownership of an account at WSB. To participate in the Contest, I understand that all parties must agree to waive their right to privacy in that regard, and to grant WSB the right to use a photograph for the purpose(s) described above.

I represent and warrant that I have received express authorization from all Photograph Participants displayed in any photograph before submitting it to WSB, and understand that WSB will rely on my instructions regarding the use of such photographs in the Contest. I hereby hold WSB harmless from any and all liability that might arise or result from the Contest.