

Thank you for your interest in Watertown Savings Bank's CDs/IRAs, Savings, and Checking Accounts. For more information, contact Customer Support at 617-928-9000 or visit watertownsavings.com

CERTIFICATE OF DEPOSITS				
CD and IRA Specials¹				
	Term	Interest Rate	Annual Percentage Yield	
Special Short Term CD	4 Month	4.89	5.00	
Special Medium Term CD	13 Month	4.17	4.25	
Special Long Term CD	47 Month	1.98	2.00	
Additional CDs²				
3, 6, 9, 11, 12, 15, 18, 24, 30 month		.10	.10	
3, 4, 5, 6 year		.20	.20	
SAVINGS ACCOUNTS				
	Minimum to Open	Interest Rate	APY	Minimum to earn APY
Pinnacle Savings (Requires a Pinnacle Checking Account)	\$10,000	.10 .05	.10 .05	\$25,000+ \$50+
Presidential Savings or Money Market	\$5,000	.10 .05	.10 .05	\$25,000+ \$50+
IRA Savings	\$500			
Access/Passbook Savings	\$10	.05	.05	\$50+
Security Deposit Trust	\$10	.05	.05	\$50+
INTEREST-BEARING CHECKING ACCOUNTS				
Plus Checking	\$10	.02	.02	\$50+
Senior Checking	\$10	.02	.02	\$50+
Pinnacle Checking	\$10	.05	.05	\$50+
LIMITED-TIME OFFER				
Premier Money Market³	\$25,000	3.93	4.00	\$300,000+
		3.45	3.50	\$100,000+
		2.96	3.00	\$25,000+
		.05	.05	\$50+

Interest compounds monthly. For more information regarding applicable fees & terms, please speak to a Branch Manager or Customer Service Representative. Rates are subject to change without notice. Minimum balance to earn advertised APY is \$50.00. Available for personal accounts only. For CDs and IRAs a minimum deposit amount of \$1,000 is required. Also, a penalty may be imposed for early withdrawal from CD and IRA products.

¹Available for a limited time only. You must open and maintain an Active checking account to obtain or renew this account. A checking account is "Active" if not dormant. A dormant account is a checking account showing no activity other than posting interest for a period of greater than 90 days.

²CDs from 6 months to 6 years are also available for IRA CDs, and earn the same annual percentage yield as corresponding CDs. Minimum deposit for IRA CDs is also \$1,000.

³At least 50% of the opening deposit must be from funds not currently on deposit with Watertown Savings Bank.