

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 Specials ¹ | | | | |
| | Term | Interest Rate | Annual Percentage Yield | |
| Special Short Term CD | 4 Month | 3.93 | 4.00 | |
| Special Short Term CD | 7 Month | 3.74 | 3.80 | |
| Special Medium Term CD | 13 Month | 3.20 | 3.25 | |
| Special Long Term CD | 47 Month | 1.98 | 2.00 | |
| Additional CDs ² | | | | |
| 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 | 2.47 | 2.50 | \$300,000+ |
| | | 1.98 | 2.00 | \$100,000+ |
| | | 1.49 | 1.50 | \$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.