

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](http://watertownsavings.com)

CERTIFICATE OF DEPOSITS			
CD and IRA Specials <sup>1</sup>			
	Term	Interest Rate	Annual Percentage Yield
Special Short Term CD	3 Month	.10	.10
Special Medium Term CD	16 Month	.40	.40
Special Long Term CD	47 Month	1.00	1.00
Additional CDs <sup>2</sup>			
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
<b>Pinnacle Savings</b> (Requires a Pinnacle Checking Account)	\$10,000	.05	.05	\$50+
<b>Presidential Savings or Money Market</b>	\$5,000	.05	.05	\$50+
<b>IRA Savings</b>	\$500			
<b>Access Savings</b>	\$10	.05	.05	\$50+
<b>Passbook Savings</b>	\$10	.05	.05	\$50+
<b>Security Deposit Trust</b>	\$10	.05	.05	\$50+

INTEREST-BEARING CHECKING ACCOUNTS				
<b>Plus Checking</b>	\$10	.02	.02	\$50+
<b>Senior Checking</b>	\$10	.02	.02	\$50+
<b>Pinnacle Checking</b>	\$10	.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.

<sup>1</sup>Available 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.

<sup>2</sup>CDs 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.