



Receive a \$150 Coach® gift certificate for new services on a checking account:

- **Monthly direct deposit of at least \$1,000 (income or benefit related)\***
- **At least one monthly automatic withdrawal (not web-based or card based)\***
- **An active debit card with 12 or more purchases\***

#### FREQUENTLY ASKED QUESTIONS:

- 1. When is the start date and end date?**  
Monday December 10, 2012. The promotion ends June 30, 2013.
- 2. Who can qualify?**  
All customers, new and existing. The qualifications are for newly activated services, not opening an account.
- 3. How do I claim my gift?**  
Complete a Free Gift Certificate, found in the branches and online. Rules of the promotion must be agreed by signature.
- 4. Does the direct deposit have to be income related?**  
Yes. The direct deposit should be payroll, retirement or government benefit related.
- 5. Can the 12 debit card purchases be PIN or Signature based?**  
Yes. All debit card purchases will be counted towards the 12 required.
- 6. What qualifies as a monthly auto withdrawal?**  
An auto withdrawal is a payment made to someone else that electronically comes out of your account on a monthly basis. Usually you need to give your routing number and account number to the vendor. Examples include a mortgage payment, phone bill, electric bill. It does not include any payment initiated through the web or debit card.

**7. Do all services required have to be newly activated?**

Yes. All services required must be newly activated after 12/10/2012. Stopping and starting a service will not count towards qualification. Existing services will not count towards qualification.

**8. When should I complete the Free Gift Certificate form?**

Only complete the form once all services have been activated. Forms that are not accurate will be returned for resubmittal at a later time.

**9. Is there an early close fee or fee for stopping services on the account?**

Yes. If the account is closed or services stopped on the account within 6 months of receiving the free gift, a \$150 fee is applied.

**10. What about current customers who have already activated the required services?**

Anyone is welcomed to enter the free drawing through our Facebook page for a monthly \$150 Coach® gift certificate drawing. A link will be on our website as well.

**11. What are the exact terms of the promotion?**

*Customer will receive a free gift within 30 days after redeeming a "FREE GIFT Certificate" and implementing the following combination of new services after 12/10/2012: A monthly direct deposit of at least \$1,000 from an unaffiliated third party, at least one monthly automatic withdrawal that is not web or card based and an active debit card with 12 or more completed purchases is eligible for a \$150 Coach® gift certificate. Promotion ends 06/30/2013. Coach® is a trademark of Coach, Inc. The program is not endorsed by Coach, Inc. nor is there any actual or implied joint venture, partnership or relationship of any kind between Washington Savings Bank and Coach, Inc. Promotions cannot be combined, one gift per customer, per account, per household. Available to personal accounts only. Fee of \$150 applies for account closure or change of services within 6 months of free gift receipt. Washington Savings Bank reserves the right to disqualify any account/ person from this promotion if, in its sole discretion, it determines the account and/or services are solely designed to qualify for the free gift. Limited time offer, while supplies last. Member FDIC, Member DIF.*