



For over 125 years, we've been serving you. As a mutual bank, we don't have stock holders and our customers own the bank. Profit isn't our main goal and we're in business to help working families through affordable financial services.

In 1892, Washington Savings Bank made its first home in Lowell, MA. With the growing success of the Bank, a Dracut branch was added in 1997 to help us better serve the Greater Lowell community. As banking became more virtual – we extended our services to the online community.

Washington Savings Bank strives to meet financial needs with the community banking perspective our customers have grown to love and innovative products and services that can only be found at Washington Savings Bank.

A bank you can count on, Washington Savings Bank is rated a 5 Star bank by Bauer Financial Services® and considered one of the strongest banks in the country. A strength we've achieved by keeping the customer in mind with every decision.

Most importantly, we value our commitment to human decision-making—not a corporate facility of a “Big Bank” that only cares about the bottom line. Combine it all with friendly customer service and great products, and you'll find that Washington Savings Bank is more than a bank; it's your banking partner that gives you more.

James B. Hogan  
President, Chairman and Chief Executive Officer  
Washington Savings Bank  
30 Middlesex Street  
Lowell, MA 01852  
Voice: 978-458-7999  
Fax: 978-458-9547



[washingtonsavings.com](http://washingtonsavings.com)

## Debit Card Bonus - \$5

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Expires: \_\_\_\_\_

Make at least 5 debit card purchases within 30 days of account opening to receive bonus! (Return this certificate to bank for payment)

## Direct Deposit Bonus - \$5

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Expires: \_\_\_\_\_

Activate Direct Deposit from a payroll or Government source within 30 days of account opening to receive this bonus!  
(Return this certificate to bank for payment)

## Bill Payment Bonus - \$5

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Expires: \_\_\_\_\_

Pay at least 3 bills from our online banking service within 30 days of activation to receive this bonus! (Return this certificate to bank for payment)

## Estatement Bonus - \$10

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_ Expires: \_\_\_\_\_

Applies per household (not per account) and all accounts must be enrolled in estatements to qualify. \$10 bonus will be credited within 30 business days after notifying the bank of enrollment. This offer may be withdrawn at any time.



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# Refer-A-Friend \$50 Certificate

Use this form to claim your \$50! We're happy to introduce a special Refer-A-Friend promotion where YOU can receive \$50! Simply refer a new customer to the Bank for any checking account, with at least a monthly direct deposit of \$500.

New Customer Name: \_\_\_\_\_

☐ Has a checking account with direct deposit of at least \$500 per month

Please deposit my \$50 to account # \_\_\_\_\_

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

New Customer Name: \_\_\_\_\_

☐ Has a checking account with direct deposit of at least \$500 per month

Please deposit my \$50 to account # \_\_\_\_\_

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

New Customer Name: \_\_\_\_\_

☐ Has a checking account with direct deposit of at least \$500 per month

Please deposit my \$50 to account # \_\_\_\_\_

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

\*Customer will receive \$50 within 30 days of redeeming a "Certificate" and having referred a new checking account customer that opened after 12/31/2019, with a monthly direct deposit of at least \$500.00 per month. May be discontinued at anytime.

Washington Savings Bank, 30 Middlesex Street, Lowell MA 01852

*Limited time offer. Member FDIC, Member DIF, All deposits insured in full.*



[washingtonsavings.com](http://washingtonsavings.com)

## Office Locations

Each conveniently located branch is serviced by a friendly, knowledgeable staff and has the modern conveniences our customers have to come to expect. Every branch is open till 3PM on Saturdays to work with customers' busy lives.



### Main Office

30 Middlesex St.  
Lowell, MA 01852  
Phone (978) 458-7999  
Fax (978) 458-9547

• Free coin machine • 24 hour ATM

#### Lobby Hours

M - W 9am - 4pm  
Th - F 9am - 6pm  
Sat 9am - 3pm



Maria Silva, Branch Manager - 978-569-1617  
NMLS# 764609



### Dracut Office

100 Broadway Road  
Dracut, MA 01826  
Bank Phone (978) 275-6000  
Bank Fax (978) 275-6010

• Free coin machine • 24 hour drive up ATM • 3 drive up lanes

#### Lobby Hours

M - W 9am - 4pm  
Th - F 9am - 6pm  
Sat 9am - 3pm

#### Drive Through Hours

M - W 8am - 4pm  
Th - F 8am - 6pm  
Sat 9am - 3pm



Cathy Koumpouras, Branch Manager - 978-569-1503  
NMLS# 764614



### Loan Center - Dracut

100 Broadway Road  
Dracut, MA 01826  
Loan Center Phone (978) 275-6003  
Loan Center Fax (978) 275-6012

• Weekend and evening appointments available or apply online

#### Lobby Hours

M - F 9am - 5pm

24-Hour Lost/Stolen Debit Card (800) 554-8969



# Retail Services

Thank you for choosing Washington Savings Bank! The bank strives to offer unique deposit products to fit your life. While many banks are cutting back on free services and products, Washington Savings Bank is expanding them and making them even better!

Choose your Rewards!

- **Cash Rewards** - A free account that earns up to 20 cents on every signature debit card purchase! No monthly minimums or restrictions where you can use your card. Cash Rewards is posted to your account every month and you decide where to spend it! Plus you receive surcharge free ATM transactions at over 55,000 Allpoint ATMs nationwide!
- **Interest rewards** - Earn high interest on your checking account balances up to \$10,000 and ATM refunds up to \$15 per month by using every day services. If you don't qualify in a month, don't worry, it's still a free account! To qualify monthly simply have the following:
  - eStatements
  - At least one ACH (deposit or withdrawal)
  - At least 12 debit card purchases (post and clear)Don't worry if you miss a month. It's still a free account and you can qualify the next month
- **Online Form Center** - Our online customer services center has many common forms to save you a trip to the bank!
  - Debit card orders
  - Address changes
  - Wire transfers
  - Check ordering
  - Transaction disputes

In addition to our free checking rewards accounts, we also have a full line of free lifestyle savings accounts that have unique benefits.

- **Prize Savings** - A free account that has a \$250 monthly drawing for savings!
- **Christmas Club** - Allows you to save for holiday spending
- **Vacation Account** - Allows you to save for a special get-away.
- **Child Savings Account** - Allows you to save for your child and gives you some valuable gifts.

We strive everyday to live our slogan of "We Give You More" and you're invited to use our online comment box for any suggestions to improve our products and services.



[washingtonsavings.com](http://washingtonsavings.com)

# Retail Services

## Loyalty Rewards

Automatically qualify for Loyalty Rewards with higher combined deposit and loan balances!

With any active checking account and higher combined balances, you can automatically qualify for our Loyalty Rewards benefits when conducting business with the bank. One of the benefits is a discounted AAA® membership! Simply complete a convenient online form and we'll credit your account the discount. It's our way of saying thank you for your business and choosing WSB!

All AAA® memberships come with Identify Theft monitoring and the service must be activated from the AAA® website.

Level	Bronze	Silver	Gold
Combined Loans and Deposits	\$10,000	\$50,000	\$150,000
AAA® Membership Discount	15%	30%	60%
Free Official Checks	✓	✓	✓
Free Gift Cards	✓	✓	✓
Two free check orders per year	-	✓	✓
Free Wire Transfers	-	-	✓
Preferred CD Rates	-	-	✓

## Rewards Debit Card

- With Cash Rewards checking, up to 20 cents for every signature debit card purchase, max \$20 month
- With Interest Rewards Checking, earn high interest and ATM refunds when monthly qualifications are met
- Features EMV chip technology
- Choose from 8 designer cards
- 24/7 Debit Card Support
- Turn your card on and off using our mobile banking app
- Convenient access to your account balance
- Make purchases anytime, virtually anywhere
- Withdraw funds or make account transfers from ATMs
- ATM refunds up to \$15 per month with Interest Rewards Checking when qualifications are met
- Easily replaced if lost or stolen
- Instant Debit Card Issue at our branch locations
- Use digital wallets such as Apple Pay™, Samsung Pay™, and Google Pay™
- Free Identity Theft Protection Service from Mastercard

## Free Identity Theft Protection and Restoration Service Mastercard® ID Theft Protection™

Washington Savings Bank has partnered with Mastercard® to give you this great free service that would normally cost over \$30/ month with similar online services. Debit Card required for this service.

- **ID Theft Alerts** – ID Theft scours the Internet “Dark Web” and alerts you if it detects that your personal info – credit or debit card, Social Security Number, driver’s license, or other sensitive data – is being bought or sold online.
- **Emergency Wallet Replacement** – If your wallet, cards, and documents are lost or stolen, experts help you get your replacements right away!
- **Expert Resolution Services** – Experts guide you through what can be an overwhelming process, from filing an affidavit and cancelling accounts to notifying major credit reporting agencies.
- **Monthly health report**

[washingtonsavings.com](http://washingtonsavings.com)



**ROCKET SWITCH™**

*A fast and easy way to switch banks*

Powered by <ClickSWITCH>

## Rocket Switch

Our staff “pilots” will help you switch your direct deposits and automatic payments to make the transition as easy as possible.



- We help you identify your automatic deposits and payments.
- We send the forms directly to your employer and merchants.
- We monitor the process along the way to make sure everything gets switched!

[washingtonsavings.com](http://washingtonsavings.com)

# Debit Cash Rewards

## How do they work?

Our Cash rewards Checking accounts have debit card cash rewards! You earn them by selecting "Credit" when making signature debit card purchases. When making a debit card purchase, you have two options:

**DEBIT** - This is when you select "debit" and then enter your PIN number. Most merchants steer you in this direction, because they make more money when you use your PIN. Because this type of transaction costs more for the bank to process, you don't earn a cash reward on this PIN transaction. Using this method can give you an option for "cash back", which is very useful if you don't have a surcharge free Allpoint ATM machine close by.

**CREDIT** - This is when you select "credit" and then sign your name on a sales slip. When you select credit, you have the protections of the MasterCard network 0% liability and ALSO EARN CASH REWARDS. When you use "credit", the bank makes more money on an interchange fee the merchant pays. We share this interchange fee with you in the form of a cash reward for your debit card signature purchases.

## How does it work?

Many banks TELL YOU, where and when you can get your cash rewards and often only give them to new customers only. Washington Savings Bank gives you more, by giving CASH REWARDS on every signature "credit" debit card transaction. How much you get for each purchase depends on how many accounts you have with the bank and rewards are paid monthly with a maximum of \$20!

## How much Cash Rewards?

Cash Rewards Checking:

\$0.07 cents for every debit card signature purchase!  
\$0.03 cents more if you have a savings account with a monthly automatic deposit!  
\$0.10 cents more if you have a Washington Savings Bank loan of at least \$5,000!  

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\$0.20 cents total is possible every time you make a debit card signature purchase!



\*All debit cards have an EMV Chip for your protection

[washingtonsavings.com](http://washingtonsavings.com)



# Allpoint® Surcharge Free ATMS in greater Lowell, MA

Notice to Cardholders of Member Institutions: If the surcharge screen appears during your Allpoint ATM transaction, press “yes” to accept the surcharge and proceed with your withdrawal. You will not be charged the surcharge or Allpoint will refund your money.

**Allpoint Money Back Guarantee: Surcharge-Free we will refund any fees you are charged.**

Some locations may have more than one ATM, not all of which participate in the Allpoint Network. Please make sure to check the ATM you are using for the Allpoint logo to ensure it is the correct one.

\*Allpoint ATMs are surcharge free, but you may receive a foreign ATM fee of \$1.25 per transaction depending on your account type. Please see the “Important Fee Information” flyer enclosed for more information.

- |  |   |   |   |
|--|---|---|---|
| 1 Rite Aid<br>121 Church St<br>Lowell, MA 01852        | 10 Tewksbury Mobil<br>940 Andover St<br>Tewksbury, MA 01876   | 19 Deli King Restaurant<br>885 Main St<br>Tewksbury, MA 01876 | 28 CVS<br>1900 Main St<br>Tewksbury, MA 01876   |
| 2 CVS<br>35 Merrimack St<br>Lowell, MA 01852           | 11 Market Basket<br>288 Chelmsford St<br>Chelmsford, MA 01824 | 20 Speedway<br>192 Boston Rd<br>Billerica, MA 01821           | 29 Rite Aid<br>467 Boston Rd<br>Billerica, MA 01821   |
| 3 Walgreens<br>54 Plain St<br>Lowell, MA 01851         | 12 Speedway<br>558 Pawtucket St<br>Lowell, MA 01851           | 21 CVS<br>210 Boston Rd<br>North Billerica, MA 01862          | 30 Energy To Go<br>1706 Shawsheen St<br>Tewksbury, MA 01876   |
| 4 Market Basket<br>10 Main St<br>Tewksbury, MA 01876   | 13 Walgreens<br>1161 Bridge St<br>Lowell, MA 01850            | 22 Market Basket<br>199 Boston Rd<br>Billerica, MA 01821      | 31 Schneider Electric<br>800 Federal St<br>Andover, MA 01810  |
| 5 CVS<br>10 Main St<br>Tewksbury, MA 01876             | 14 Market Basket<br>1235 Bridge St<br>Lowell, MA 01853        | 23 CVS<br>16 Boston Rd<br>Chelmsford, MA 01824                | 32 Dunkin Donuts<br>123 Bridge St<br>Pelham, NH 03076   |
| 6 CVS<br>336 Bridge St<br>Lowell, MA 01850             | 15 Walgreens<br>1765 Middlesex St<br>Lowell, MA 01851         | 24 Speedway<br>1910 Andover St<br>Tewksbury, MA 01876         | 33 Walgreens<br>2341 Main St<br>Tewksbury, MA 01876   |
| 7 Rite Aid<br>276 Broadway St<br>Lowell, MA 01854      | 16 CVS<br>4 Broadway Rd<br>Dracut, MA 01826                   | 25 Walgreens<br>446 Boston Rd<br>Billerica, MA 01821          | <p>Please Note: Allpoint® network debit cards begin with the numbers 511011. If the surcharge screen appears during your ATM transaction, press “yes” to accept the surcharge and proceed with your withdrawal. You will not be charged the surcharge or Allpoint will refund your money. Allpoint ATMs are surcharge free, but you may receive a foreign ATM fee of \$1.25 per transaction from Washington Savings Bank (depending on your account type) on your 4th ATM withdrawal for the month. Please see the “Important Fee Information” flyer.</p> |
| 8 Market Basket<br>331 Fletcher St<br>Lowell, MA 01854 | 17 Market Basket<br>11 Wood St<br>Lowell, MA 01853            | 26 Market Basket<br>496 Boston Rd<br>Billerica, MA 01821      |   |
| 9 Rite Aid<br>935 Andover St<br>Tewksbury, MA 01876    | 18 Walgreens<br>86 Chelmsford St<br>Chelmsford, MA 01824      | 27 Market Basket<br>1900 Main St<br>Tewksbury, MA 01876       |   |

Visit [allpointnetwork.com](http://allpointnetwork.com)  
for 50,000 other locations!

[washingtonsavings.com](http://washingtonsavings.com)

# Important Fee Information About Your Card

When using an ATM that Washington Savings Bank does not own or operate, there are two possible fees you can be charged.

1. A foreign ATM fee of \$1.25 per transaction. Washington Savings Bank charges this fee and depending on your account type, you can avoid it.
2. An ATM surcharge fee from the ATM owner. Whoever owns the ATM can charge you a surcharge fee for using it. Depending on your account type and the ATM network you use. You can avoid this fee.

Please identify your account type below to understand how to avoid these fees.



## Cash Rewards Checking

If you use an Allpoint® ATM, you will never receive a surcharge fee. There are over 55,000 ATMs nationwide and there is an ATM search tool on our website checking page to help you find these ATMs. You may also download the Allpoint® app.

You receive 3 free foreign ATM fees waived per cycle, then the \$1.25 on each ATM transaction thereafter.



## Interest Rewards Checking

In this account, you don't get assessed the "Foreign ATM" fees of \$1.25. You will be assessed the "Surcharge" fee from the machine owner at the time of your transaction, but these fees are refunded up to \$15 per monthly cycle when you meet the reward qualifications of the account:

- Receive eStatements
- Have at least one ACH transaction (deposit or withdrawal)
- At least 12 debit card transactions (post and clear) per monthly cycle

*Note: You also earn rewards interest on your account balance when the monthly requirements are met.*

Please contact customer service at (978) 458-7999 or online at [washingtonsavings.com](http://washingtonsavings.com) with any questions.

[washingtonsavings.com](http://washingtonsavings.com)

# Digital Banking



Free Digital Banking will make managing your personal finances easy. That's why we call it WSB Freedom. It frees more of your time.

**We have the features you'd expect from online banking:**

- Online Banking & Bill Payment
- Free, secure, and easy-to-use
- View account balances, transfer funds, pay bills, secure forms for routine requests
- 13 months of history
- Check images
- Bank to Bank Transfers to transfer money between Banks
- Zelle® for person-to-person payments
- Digital Wallets of Apple Pay®, Android Pay®, Samsung Pay®
- eStatements - 18 months of account statements at your fingertips

## Mobile Banking

- View account balances, transfer funds, pay bills
- Mobile Deposit
- UsesTouch ID for login
- Card controls to turn your debit card on and off and set daily spending limits

Online and mobile banking is quickly becoming the way many people wish to interact with their bank. Washington Savings Bank strives to make electronic banking the most convenient solution for you and always introduces new technologies to make banking easy and accessible.

**Need help learning bill payment or setting up some payees?** All branch staff are happy to sit and show you the easy process. You even receive a \$5 bonus for the 1st three bill payments made within 30 days of opening your checking account!

# Business Services

Thank you for choosing Washington Savings Bank! The bank strives to offer unique deposit products to fit your life. While many banks are cutting back on services and products, Washington Savings Bank is expanding them and making them even better!

## Business Checking Accounts

**Free Business Checking** - This is a great account if you usually carry a lower balance, don't use technology and have high cash transactions conducted in the branch. It's a free account, but if you write over 400 checks per month they will start to cost \$0.50 each.

**Interest Business Checking** - This is an account that's best for businesses that carry a higher balance, don't use technology and have moderate to low cash transactions conducted in the branch. You'll receive a great tiered interest rate, but will see offsetting fees for deposits, and checks paid. There is also a daily minimum balance of \$5,000 that if you fall below will incur a \$9.95 charge for the month.

**Business Rewards Checking** - Earn high interest on your checking account balances up to \$10,000 and ATM refunds up to \$15 per month by using everyday services. If you don't qualify in a month, don't worry, it's still a free account! To qualify monthly, simply have the following:

- At least 12 debit card transactions (post and cleared)
- eStatements
- One of the following (direct deposit, ACH or bill payment)

**Business Mastercard® Debit Card** - All Business Checking accounts offer a free Mastercard Business Debit Card with no annual fee. It's more convenient than writing a check and prominently displays your business name and employee name on the card. You

can set controls on employee cards and give them the access you want.

## Merchant Services - Accept Credit Cards

Increase your sales and give customers an easy way to pay for purchases with their credit or debit cards. Expand your versatility by accepting cards in the store, online, or over the phone. We teamed up with one of the industry's most reliable payment processors to assist you with card processing. The bank also has convenient mobile solutions for business owners who conduct their services on the road. Let us help facilitate this process for you.

**24-Hour Merchant Capture** - Save time and money by electronically depositing your checks securely into your account without ever leaving your desk! With 24-Hour Merchant Capture, it is as if Washington Savings Bank is open 24 hours a day, 7 days a week! You simply scan the front and back of our checks and funds are credited to your account. For a minimal cost or even free (depending on your average account balance) you can realize the ease of 24 hours merchant capture. View our video online or ask us for details on how to get started today!

**Business Internet Banking** - Running a business can place many demands on your time. Our Business Internet Banking has features designed to fit your small business. Access and manage your accounts, interface with QuickBooks, initiate Automated Clearing House (ACH) files, and initiate wire transfer requests from anywhere you have Internet access. Visit our demo online.





# Personal Lending

## Mortgages for your Home

### Fixed Rate Mortgages

If you are buying a new home or simply refinancing your existing mortgage, we have a variety of terms and options to meet your needs. Your second home is also eligible for our fixed rate portfolio products.

- Competitive Interest Rates
- No points, No Closing Cost Products
- Bi-Weekly Payment Plans
- Traditional Pricing For Jumbo Loans

### Adjustable Rate Mortgages

Buying a starter home or planning to move in the near future? An adjustable rate mortgage may be right for you. The interest rate is fixed for the first 3 to 10 years and "adjusts" thereafter based on pre-determined index.

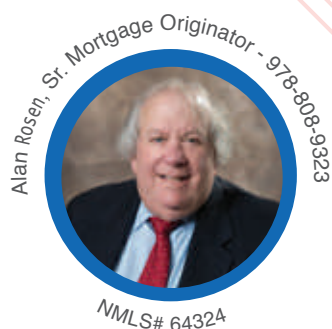
- Competitive Pricing
- Flexible Terms To Meet Your Needs
- No Mortgage Insurance Program

*Washington Savings Bank  
offers Portfolio Products*

### First Time Home Buyer

If you are in search of your first home mortgage then search no more!

- Special First Time Home Buyer Programs
- Low Interest Rates
- Low Down Payment Requirements
- Down Payment Assistance Through Local Programs



## Construction Lending

### Construction Permanent Mortgages

If you are looking to purchase land to build your dream house or if you already own land to build your dream house, we can finance the purchase and construction with just one closing. Pay only monthly interest on funds used during the construction period and convert to your permanent loan of monthly principal and interest payments when the construction is complete.

- Many products to choose from an experienced construction lender
- One closing includes construction loan and end loan

## Rehabilitation Mortgage Loans

Financing is also available for the purchase and rehabilitation of owner occupied or investment properties. Holdbacks and construction schedules can be customized to fit the unique nature of the different rehabilitation projects.

## Apply Online

## Evenings & Weekend Appointments for your Convenience.



## Consumer Loans

### Home Equity Line of Credit

Seeking to finance your home renovation or college education using the equity in your house? Sometimes it is good to just have a line of credit for life's unexpected expenses.

- Draw on the funds as you need them
- Make payments as funds are advanced
- Interest Rate tied to prime as posted in the Wall Street Journal

### Fixed Rate Home Equity Loans

Would you like alternative financing to purchase a car or boat? Are you looking to consolidate debt into one easy payment? A home equity loan gives you a fixed payment you can count on.

- Flexible repayment terms
- Discount for auto pay from a WSB account
- No closing costs

### New and Used Auto Loans

Whether making a new car purchase or a "new to you" car purchase, we have a variety of fixed rate term loans with low down payment options.

### Personal Loans

Dreaming about a dream vacation or getting rid of some smaller bills? We have fixed rate loans with a variety of terms.

### Passbook Loans

Have the money but just want the comfort of knowing it is in the bank? We give quick and easy passbook loans using the deposits you have with the bank as collateral.

[washingtonsavings.com](http://washingtonsavings.com)

# Business Lending

## Investment Property Lending

### 1-4 Family Non Owner Occupied Residential Properties

Do you want to refinance your investment property or purchase the investment of your dreams? With our quick turnaround mortgage loans you'll find:

- Fixed and Adjustable Rate Products
- Very competitive rates

## Commercial Real Estate

Whether you own real estate for your business or investment, we have a variety of products available. For commercial condominiums, mixed use properties, commercial buildings or construction loans we offer:

- Flexible Terms
- Competitive Interest Rates
- Zero point options

## Business Term Loans

Terms Loans are available for customers who need to finance capital assets. Purchase your next commercial vehicle, equipment or leasehold improvement with a term loan.

## Builder Construction Mortgage

If you are looking to finance small to midsized subdivisions or a single house we offer financing to meet your needs.

- Experienced construction lender
- Local and timely inspections



### Small Business Lines of Credit

Apply for a line of credit to support your working capital needs. Funds may be transferred through our online banking program or at any of our branches.

### No cost Pre-Qualifications

Are you wondering how much house you can afford? We can give you a rough idea of what price range will work based on your current income and obligations.

### Free Pre-Approvals

When you are ready to start shopping for a home, a pre-approval will give you the confidence of knowing your financing is in place.



## EXPRESS COMMERCIAL LENDING

George is here to guide you through the lending process as you do your part in improving the local community. He has years of experience and the eagerness to build strong, long lasting relationships.