



WESTFIELD BANK
ACCOUNT DISCLOSURE
Simply Checking

Date: / /

Account Number:

This disclosure contains the rules that govern your deposit account with us. The words “we”, “our”, and “us” mean the financial institution, and the words “you” and “your” mean the accountholder or anyone with authority to exercise control of this account.

This is a noninterest-bearing checking account for personal use.

Available features on this account include:

- Check-writing privileges,
- ATM / debit card access,
- Online banking,
- Online bill payment,
- Mobile deposits,
- Statements with check images, and
- E-Statements.

Minimum Balance Requirements: You must deposit at least \$50.00 to open this account. There are no minimum balance requirements to maintain the account after opening.

Fees That May Be Imposed on the Account: There is no monthly fee for this account. Please refer to our Schedule of Fees for information on other fees that may apply.

Transaction Limitations: There are no limitations on the number or dollar amount of withdrawals from or deposits to this account.

Checking + Promotional Bonus: To obtain the bonus, you must open a new Checking account with an initial deposit of at least \$250.00 during the promotional period in place on the date that the account is established. The new checking account must be opened with new money (money not currently on deposit with Westfield Bank, FSB), and a monthly direct deposit or recurring ACH debit/credit must be established. There is a limit of one bonus per household (same address).

Your new checking account must remain open for a minimum of 180 calendar days, or the amount of the bonus will be deducted from the account at closing.

We will pay the promotional bonus by crediting your New Westfield Bank Simply Checking account as interest within 10 days of account opening and after the required minimum opening deposit is made. The bonus value will be reported to the IRS as interest income.

NOTE: In order to open this checking account and receive this promotional bonus, you must be a resident of the state of Ohio and must not have received a bonus from Westfield Bank in the last 12 months.