

		Type	Balance Tiers	Rate	APY	Blended APY (based on deposits up to \$100,000.00)	Minimum Deposit to Open	Minimum Balance to Avoid Fee	Monthly Fee	Additional Terms / Conditions
<b>Personal Checking</b>		Simply Checking	All	N/A	N/A	N/A	\$50	\$0	N/A	
		Select Checking	All	0.01%	0.01%	N/A	\$100	\$1,200	\$12	One direct deposit during statement cycle will also avoid fee.
		Prosper Checking <i>*Not Qualified - Tier 1 Qualified - Tier 2 Qualified - Tier 3</i>	All \$0.01 - \$15,000.00 \$15,000.01 and up	0.01% 0.50% 0.05%	0.01% 0.50% Blended	N/A N/A **0.50% - 0.12%	\$100	\$0	N/A	To qualify for Tier 2 & 3, you must: 1) Have at least 12 debit card point-of-sale purchases post and clear within a qualification cycle. 2) Have at least 1 direct deposit or automatic payment post and clear within a qualification cycle, AND 3) Enroll in online banking and receive electronic statements (valid e-mail address required)
		***Prosper Checking with Savings <i>*Not Qualified - Tier 1 Qualified - Tier 2 Qualified - Tier</i>	All \$0.01 - \$15,000.00 \$15,000.01 and up	0.01% 0.75% 0.05%	0.01% 0.75% Blended	N/A N/A **0.75% - 0.16%	\$100	\$0	N/A	To qualify for Tier 2 & 3, & 4 you must: 1) Have at least 12 debit card point-of-sale purchases post and clear within a qualification cycle. 2) Have at least 1 direct deposit or automatic payment post and clear within a qualification cycle, AND 3) Enroll in online banking and receive electronic statements (valid e-mail address required) 4) Have an Active Prosper Savings Account
	Westfield at Work Checking	All	0.01%	0.01%	N/A	\$25	\$0.00	N/A	<u>ACCOUNT QUALIFICATIONS</u> – You must: 1. be a current employee of a business or a member of an organization that has an existing deposit relationship with Westfield Bank, FSB <b>AND</b> 2. sign up for a monthly direct deposit or ACH debit/credit at the time of account opening	

**Checking Accounts**

Interest rates and annual percentage yields (APYs) are current as of 12-01-2022. Interest rates and APYs may change at any time at the bank's discretion. Interest is calculated on the daily collected balance and is compounded and credited monthly. Fees may reduce earnings. Refer to our Schedule of Fees for information on other fees that may apply.

\*Non-qualifying accounts will earn 0.01%/0.01% interest rate/APY on all balances. To obtain the higher APYs in the Prosper Checking account, you must meet 3 qualifications: 1) Have at least 12 debit card point-of-sale (POS) purchases post and clear within a qualification cycle; 2) Have at least 1 direct deposit or automatic payment post and clear within a qualification cycle; AND 3) Enroll in online banking and receive electronic statements to a valid e-mail address. \*\*\*Prosper Checking with Savings also requires an active Prosper Savings to qualify for a higher rate. The qualification cycle begins on the last day of the previous statement cycle and ends on the last business day before the next statement cycle ends. This statement cycle ends on the 25th of each month. If the 25th falls on a weekend or bank holiday, the statement cycle would end on the previous business day. An individual business determines the timing of processing of its POS transactions. Therefore, the bank has no control over the date items post to an account. Refer to the full Prosper Checking account disclosure for further information.

\*\*Range varies depending on account balance.

		Type	Balance Tiers	Rate	APY	PROMO RATE Combined APY 180 Days	Blended APY (based on deposits up to \$100,000.00)	Minimum Deposit to Open	Minimum Balance to Avoid Fee	Monthly Fee	Additional Terms / Conditions	
Personal	Savings / Money Market	Simply Savings	All	0.01%	0.01%	N/A	N/A	\$10	\$100	\$5	Fee waived for tax owners under 18	
		Prosper Savings <i>*Not Qualified - Tier 1 Qualified - Tier 2 Qualified - Tier 3</i>	All \$0.01 - \$35,000.00 \$35,000.01 and up	0.01% 0.25% 0.10%	0.01% 0.25% Blended	N/A	N/A N/A 0.10% - 0.07%	\$100	\$0	N/A	Requires a Prosper with Savings Checking account. Must meet all qualifications of linked Prosper Checking account to obtain Tier 2 & 3 in this account.	
		Simply Money Market Tier 1 Tier 2 Tier 3	\$0.01 - \$9,999.99 \$10,000.00 - \$49,999.99 \$50,000.00 and up	0.01% 0.01% 0.05%	0.01% 0.01% 0.05%	N/A	N/A N/A N/A	\$500	\$5,000	\$10	Check privileges	
		Select Money Market - Consumer Tier 1 Tier 2 Tier 3	\$0.01 - \$49,999.99 \$50,000.00 - \$499,999.99 \$500,000.00 and up	0.25% 0.35% 0.45%	0.25% 0.35% 0.45%	N/A	N/A	\$5,000	\$10,000	\$10		
Promotional	Money Market	Prosper Money Market Tier 1 Tier 2 Tier 3	\$0.00 - \$49,999.99 \$50,000.00 - \$499,999.99 \$500,000.00 and up	0.35% 0.45% 0.55%	0.35% 0.45% 0.55%	2.75% / 1.53% 2.75% / 1.58% 2.75% / 1.63%	N/A	\$10,000.00  Must be new money  (money not currently on deposit with Westfield Bank)	\$10,000.00	\$10.00	For 180 calendar days after account opening (promo period), interest rates for all tiers are fixed. After promo period, interest rates change to non-promo variable interest rates.  Debit card access, online banking, mobile banking, OD protection to checking.	Online Access Promotional Product

**Savings Accounts**

Interest rates and annual percentage yields (APYs) are current as of 12-01-2022. Interest rates and APYs may change at any time at the bank's discretion. Interest is calculated on the daily collected balance and is compounded and credited monthly. Fees may reduce earnings. Refer to our Schedule of Fees for information on other fees that may apply.

\*Non-qualifying accounts will earn 0.01%/0.01% interest rate/APY on all balances. You must open a new or have an existing Prosper Checking account in order to have a Prosper Savings account. The primary owner of the Prosper Savings account must match the primary owner of the Prosper Checking with Savings account. The Prosper Savings account will be linked to the Prosper Checking with Savings account. Only one Prosper Savings account can be linked to each Prosper Checking with Savings account. The statement for the Prosper Savings account will be combined and delivered electronically with the statement for the linked Prosper Checking with Savings account. The Prosper Checking account must remain open throughout the period that you hold the Prosper Savings account. If the Prosper Checking with Savings account is closed, then the Prosper Savings account will be converted to a Personal Savings account. To obtain the higher APYs in the Prosper Savings account, you must meet 3 qualifications in your linked Prosper Checking with Savings account as described above and in the Prosper Checking with Savings Disclosure.



**Deposit Rate Summary – Personal Checking and Savings**  
Rates effective as of December 01, 2022

Prosper Money Market: After the promotional period has ended, the interest rates for all three interest rate tiers will change to the non-promotional variable interest rates in place for this account at that time. *Because these non-promotional variable rates can change at any time, please call us at 800.368.8930 at the end of your promotional period to obtain the current non-promotional rates.*  
New Money Requirement: This account is intended for new money deposits (money not currently on deposit with Westfield Bank, FSB.) At our discretion, if deposits are not new money, any promotional rate(s) can be adjusted to the non-promotional rate(s).