



Get \$250 + 1,000 ScoreCard Reward Points when you open a new Essential Checking account

Enjoy the freedom to bank anytime, anywhere with the WaterStone Bank Mobile App, and features like over 850 no-fee ATMs, and a CheckCard with ScoreCard® Rewards.

Choose your Checking (</personal/checking/compare-checking-accounts>)

▼ Checking Offer

All checking bonus offers require a new WaterStone Bank SSB (WSB) Essential Checking account and requires account to be open and active for the entire statement cycle* in order to qualify for that statement cycle's* bonus. The Essential Checking account requires \$100.00 minimum balance to open the account and does not pay interest. Offer(s) applies to new checking account customers only and does not apply to individuals that closed a WSB checking account within the past 180 calendar days. Offer is redeemable at any branch location, cannot be combined with other offers, and is limited to one per household. Account must be open and active for 180 calendar days, or a \$30.00 closing fee may be assessed at account closing. For tax reporting purposes, a 1099 form may be issued at yearend for recipients of bonuses. Other checking options are available for this offer, ask us for more details. See Account Disclosure for more information. \$50.00 Automatic Deposit bonus offer requires a \$200.00 minimum automatic deposit of payroll or government benefits to be received within 90 calendar days of account opening. Bonus will be credited to the new checking account on the first statement cycle* after the direct deposit is received. E-Statements bonus offer requires enrollment in WaterStone Bank SSB's Consumer Internet Banking and consent to receive e-statements to qualify to receive \$3.00 recurring bonus. \$3 bonus will be credited to the new checking account on a recurring basis on the last day of the statement cycle* provided you continue to be enrolled to receive e-statements. The new account will be monitored for a period of 12 months from account opening for continued enrollment in e-statements (maximum of \$36.00 bonus). CheckCard \$1.00 reward requires a CheckCard purchase of at least \$10.00 or more that has posted and settled to the new checking account each statement cycle (ATM transactions do not qualify). CheckCard rewards are capped to a maximum of \$10.00 per statement cycle for a 12 month period from account opening (maximum of \$120.00 in rewards). Rewards will be consolidated and credited to the new checking account on the last day of the statement cycle*.

Receive a one-time anniversary bonus of \$50.00 deposited to account within 30 days after the account has been open and active for 1 year. Upon opening a WSB Essential Checking account and enrolling in ScoreCard® Rewards program, 1,000 ScoreCard® Rewards points will be credited to your ScoreCard® Rewards account within 30 calendar days of account opening. *A statement cycle may be from the 17th (a calendar day) of a month to the 16th (a calendar day) of the next month. To determine your statement cycle please ask your Personal Banker at the time of account opening. Offer subject to change at any time. OL027D



1.00% APY 12 Month Purpose CD

Saving for a house? Growing family? Big vacation? WaterStone Bank's Purpose CD can help you achieve your savings goal! Ask a personal banker for more information.

Learn more (</personal/savings/cds>)

▼ Purpose CD

^Annual Percentage Yield (APY) is effective as of 11/1/2018. Minimum balance to open and earn APY is \$100.00. A penalty may be imposed for early withdrawal and fees may reduce earnings. Advertised APYs are subject to change without notice. Please see account disclosure for more details.



1.75% APY Money Market[^] with a WSB Checking Account^{^^}
 Or you can enjoy a Money Market at 1.25% APY.[†]

Learn more about our Money Market account (<https://www.wsbonline.com/personal/savings/personal-money-market>)

▼ Money Market Offer

[^]Money Market is a tier rate product and pays interest. For the first 12 months after account opening, the 1.75% APY is paid on the entire balance. Annual Percentage Yields (APY) are accurate as of 1/7/2019. After 12 months, the APY will go to the current market interest rate and APY. Account requires \$100.00 minimum balance to open. Funds currently on deposit with WSB in a money market or savings account are not eligible. A WaterStone Bank SSB (WSB) checking account is required to open the Money Market account. A minimum balance fee of \$30.00 will be imposed monthly if the average daily balance for the statement cycle falls below \$10,000.00. Fees may apply and could reduce earnings.

^{^^}All Checking bonus offers require a new WaterStone Bank SSB (WSB) Checking account and requires account to be open and active for the entire statement cycle* in order to qualify for that statement cycle's* bonus. Checking account requires \$100.00 minimum balance to open the account and does not pay interest. Offer(s) applies to new checking account customers only and does not apply to individuals that closed a WSB checking account within the past 180 calendar days. Offer is redeemable at any branch location, cannot be combined with other offers, is limited to one per customer and is not valid to individuals that received an incentive under another offer in the past 5 years. For tax reporting purposes, a 1099 form may be issued at yearend for recipients of bonuses. \$50.00 Automatic Deposit bonus offer requires a \$200.00 minimum automatic deposit of payroll or government benefits to be received within 90 calendar days of account opening. Bonus will be credited to the new checking account on the first statement cycle* after the direct deposit is received. E-Statements bonus offer requires enrollment in WaterStone Bank SSB's Consumer Internet Banking and consent to receive e-statements to qualify to receive \$3.00 recurring bonus. \$3.00 bonus will be credited to the new checking account on a recurring basis on the last day of the statement cycle* provided you continue to be enrolled to receive e-statements. The new account will be monitored for a period of 12 months from account opening for continued enrollment in e-statements (maximum of \$36.00 bonus). CheckCard \$1.00 reward requires a CheckCard purchase of at least \$10.00 or more that has posted and settled to the new checking account each statement cycle (ATM transactions do not qualify). CheckCard rewards are capped to a maximum of \$10.00 per statement cycle for a 12 month period from account opening (maximum of \$120.00 in rewards). Rewards will be consolidated and credited to the new checking account on the last day of the statement cycle*. Receive a one-time anniversary bonus of \$50.00 deposited to account within 30 days after the account has been open and active for 1 year. Upon opening a WSB Checking account and enrolling in ScoreCard® Rewards program, 1,000 Scorecard® Reward points will be credited to your

ScoreCard® Rewards account within 30 calendar days of account opening. *A statement cycle may be from the 17th (a calendar day) of a month to the 16th (a calendar day) of the next month. To determine your statement cycle please ask your Personal Banker at the time of account opening.

For either account: Offer is limited to one per customer or household. Account must be open and active for 180 calendar days, or a \$30.00 closing fee may be assessed at account closing. See Account Disclosure for more information.

†Money Market is a tier rate product and pays interest. For the first 12 months after account opening, the 1.25% APY is paid on the entire balance. Annual Percentage Yields (APY) are accurate as of 1/7/2019. After 12 months, the APY will go to the current market interest rate and APY. Account requires \$100.00 minimum balance to open. Funds currently on deposit with WSB in a money market or savings account are not eligible. A minimum balance fee of \$30.00 will be imposed monthly if the average daily balance for the statement cycle falls below \$10,000.00. Fees may apply and could reduce earnings. Offer is limited to one per customer or household. Offer subject to change at any time. OL035P



1.75% APY Money Market[^] with a WSB Business Checking Account

Or you can enjoy a Business Money Market at 1.25% APY.†

[Learn more \(/business/business-savings/business-money-market\)](/business/business-savings/business-money-market)

▼ Business Money Market Offer

[^]Business Money Market Promo is a tier rate product. For the first 12 months after account opening, the 1.75% APY is paid on the entire balance when you also have a business checking account with the bank. Annual Percentage Yields (APY) are accurate as of 1/7/2019. After 12 months, the APY will go to the current market interest rate and APY. Account requires \$100.00 minimum balance to open. Funds currently on deposit with WSB in a money market or savings account are not eligible. A minimum balance fee of \$30.00 will be imposed monthly if the average daily balance for the statement cycle falls below \$10,000.00. Fees may apply and could reduce earnings. Offer is limited to one per customer or household. Offer subject to change at any time.

For either account: Account must be open and active for 180 calendar days, or a \$30.00 closing fee may be assessed at account closing. See Account Disclosure for more information.

†Business Money Market Promo is a tier rate product. For the first 12 months after account opening, the 1.25% APY is paid on the entire balance. Annual Percentage Yields (APY) are accurate as of 1/7/2019. After 12 months, the APY will go to the current market interest rate and APY. Account requires \$100.00 minimum balance to open. Funds currently on deposit with

WSB in a money market or savings account are not eligible. A minimum balance fee of \$30.00 will be imposed monthly if the average daily balance for the statement cycle falls below \$10,000.00. Fees may apply and could reduce earnings. Offer is limited to one per customer or household. Offer subject to change at any time. OL036P