

Spread the word! Share the wealth!



**REFER A FRIEND TO US AND
WE'LL GIVE YOU BOTH \$50!**

THE WINCHESTER SAVINGS BANK REFER-A-FRIEND PROGRAM. If you love WSB, let your friends and family know! On top of introducing them to the most welcoming community bank around, you'll also give them the chance to earn \$50*. That's what they'll get if they become a customer. And it's what we'll give you when they join the WSB family.

\$50 FOR YOU. \$50 FOR THEM. IT'S A WIN/WIN!

Simply complete this form and give it to your friends or family members. Have them bring it in to any WSB location to open a new personal checking account. We'll take care of the rest!

REFERRING CUSTOMER:

ADDRESS:

PHONE:

LAST 4 DIGITS OF CHECKING ACCOUNT:

By providing this form to a friend or family member, I am choosing to disclose that I am a checking account customer of Winchester Savings Bank. I authorize the Bank to disclose to my friend or family member that my account has met the Refer-A-Friend program requirements.

REFERRING CUSTOMER'S SIGNATURE

By signing below, I authorize Winchester Savings Bank to disclose to the referring customer that I have opened a checking account and that the account has met the Refer-A-Friend program requirements.

FRIEND'S SIGNATURE

(781) 729-2130 | WINCHESTERSAVINGS.COM

WINCHESTER | WOBURN | ARLINGTON



STRENGTH | SERVICE | COMMUNITY

*See back for eligibility requirements and other details.

*To be eligible to receive a \$50 deposit, referring customer must have a WSB checking account, and referred customer must open any new personal checking account as the primary owner with a \$10 minimum opening balance and direct deposit. Referring and referred customers will each receive a \$50 deposit to their respective WSB checking accounts within 45 days after at least one qualifying direct deposit is credited to the referred customer's account. Qualifying direct deposits are recurring electronic deposits of at least \$500 of customer's paycheck, pension, or government benefits (such as Social Security) from customer's employer or the government. Person-to-person and bank transfers between WSB accounts or accounts at other financial institutions or brokerages do not qualify. Referred customer may not have an existing WSB personal checking account and must submit a completed referral form at account opening.

To receive the \$50 deposit, account must remain open and in good standing with a positive balance until the deposit is posted. Only one \$50 deposit per referred customer regardless of number of accounts opened, and only one referring customer is eligible to receive a \$50 deposit for a referred customer. Referring customers can receive up to \$500 in deposits per calendar year.

All accounts are subject to standard account opening procedures and requirements. Employees of WSB are not eligible. The deposit will be reported on IRS Form 1099-INT or 1042-S as interest to the primary owner in the year received, as required by applicable law. Offer is subject to change and can be withdrawn at any time.