

Enjoy these money saving offers for Small Businesses!



\$250^A

When opening a Business Checking

.40%^{APY}

Business Money Market (with Business Checking)

Up to **\$290[†]**

in savings and peace of mind when signing up for Positive Pay, Remote Deposit Capture & ACH Origination

\$250^{††}

Merchant Services Signing Bonus

FREE Business Financial Analysis/Check-up

FREE Deposit bag with a new account

Flexible Rewards with **WSB Credit Cards**

\$0 Annual Fee for the first year with a **Business Advantage Line[™]**

Enhance your employee benefits with our exclusive **BRAVO** Program!

Additional Products & Services



Business Savings Accounts



Merchant Services & Check Capture



Business Digital Banking with Mobile Access



Fraud Protection Services



Business Credit Card Solutions



Custom Business Gift Cards



WaterStone Bank

Please read important disclosure information on other side.

Member **FDIC**



EQUAL HOUSING LENDER NMLS#407327

PROMO CODE: SMBIZ

\$**250**[^]

When opening a
Business Checking

[^]Business Checking bonus offer requires a new WaterStone Bank SSB (WSB) Business Checking account and requires account to be open and active for the entire statement cycle* in order to qualify for the bonus. Business 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. *A statement cycle may be from the first day of a month to the last day of that same month. To determine your statement cycle please ask your Personal Banker at time of account opening. Bonus will be paid on the last day of the first full statement cycle. 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. Offer subject to change at any time.

.40%
APY^{^^}

Business Money Market
(with Business Checking)

^{^^}Business Money Market Promo is a tiered rate product. For the first 12 months after account opening, the .40% 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 7/1/2021. 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. 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. Offer subject to change at any time.

Up to
\$**290**[†]

in savings when signing up for
Positive Pay, Remote Deposit
Capture and ACH Origination

[†] Earn up to **\$290.00** in savings when signing up for Positive Pay, Remote Deposit Capture and ACH Origination. WSB will cover the first 3 months of fees for the activities listed. Positive Pay includes no set up costs and will cover \$25.00 per month or \$75.00 in savings for Check Positive Pay. ACH Positive Pay is covered for 3 months at \$20.00 a month or \$60.00 in savings. Check and ACH Positive pay is covered for 3 months at \$35.00 or **\$105.00** savings total. Remote Deposit Capture fees are covered at \$35.00 a month or **\$105.00** savings total. WSB will waive set up cost of \$50.00 for ACH Origination and will cover 3 months at \$10.00 a month or total savings of **\$80.00**. Offer subject to change at any time.

\$**250**^{††}






Merchant Services
Signing Bonus

^{††}Merchant must have signed an Amendment and a standard Agreement prior to Processor revoking its Promotional Bonus offer, and in no event after the offer expiration date of June 30, 2021. Merchant must process its first live transaction with Processor on or before August 31, 2021. Merchant's Agreement must have an initial term of no less than three (3) years. Merchant must satisfy Processor's underwriting criteria. Merchant must not already be an existing customer or merchant of Processor, which means that neither Merchant nor any of its affiliates (i) have processed transactions with Processor or Processor's affiliates in the 90-day period preceding the Amendment Effective Date, or (ii) are currently parties to a merchant processing agreement with Processor and/or Member Bank. Merchant's gross annual processing volume (e.g., total sales volume) as estimated and determined by Processor must be between \$100,000 USD and \$1,000,000 USD. Promotional offer amount is based on annual processing tiers. Merchant must at all times be and remain a Merchant in good standing under the terms of the Agreement and Merchant's pricing and relationship must conform to certain Processor requirements, which are determined in Processor's sole discretion. Processor reserves the right to revoke this limited offer at anytime.

No Annual Fee your first
year with a Business
Advantage Line^{**}

^{**}Business Advantage Line of Credit is utilized to help small businesses' for working capital needs that automatically converts to a term loan at maturity. Minimum loan amount is \$5,000.00 and maximum loan amount is \$50,000.00. 12 months of interest only, at that time the note converts to a principal and interest note with a 36 - 60 month amortization. Small businesses must have their primary deposit account with WaterStone Bank and must have been in business for 2 years. If the borrower is not a sole proprietorship, any 20% or more ownership is expected to guaranty the obligation. No annual fee of \$75.00 for the first year of usage with Business Advantage Line. Processing fee of \$200.00. Appraisal/Evaluation may be necessary depending on collateral held. Interest rate depends on product used. Applications for credit are subject to bank and credit approval. Advertised fees and loan programs are subject to change at any time, and vary depending on Business Advantage Line of Credit product selected, see banker for further details.



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