

# WATERTOWN SAVINGS BANK

## PRODUCTS & SERVICES

### DEPOSIT PRODUCTS

Statement Savings Accounts  
Statement Money Market Deposit Accounts  
Vacation Club Accounts  
Christmas Club Accounts  
Certificate of Deposit Accounts  
Checking Accounts  
Basic Banking Accounts

Student Banking Accounts  
Business Checking Accounts  
Opportunity Checking Accounts (Bank On)  
Health Savings Accounts  
IRAs  
Roth IRAs

### LOAN PRODUCTS

Fixed Rate Mortgages  
Adjustable Rate Mortgages  
First Time Homebuyer  
Construction Loans  
Home Equity Loans  
Home Equity Lines of Credit  
Automobile Loans  
Home Improvement Loans  
Personal Loans

Recreation Loans  
Savings Secured Loans  
SBA Loans  
Demand Notes  
Commercial Lines of Credit  
Commercial Mortgages  
Commercial Construction Loan  
Letter of Credit  
Commercial Business Loan

### OTHER SERVICES

Online Banking  
Online Bill Payment  
Bank to Bank Transfers  
E-Sign  
E-Statements  
24 Hr. Telephone Banking  
Money Orders  
Bank Drafts  
Sweep Services  
Automatic Funds Transfer (AFT) Service  
Direct Deposit  
ATM Services  
Debit Card Services  
Commercial Debit Card Services  
Gift Card Services

Safe Deposit Boxes  
Wire Transfers  
Check Safekeeping  
Mobile Banking  
Mobile Deposit  
Notary Services  
Cash Management Services

- ACH Origination
- Remote Deposit Complete (RDC)
- Positive Pay Service

Promontory

- Insured Cash Sweep (ICS)
- Certificate of Deposit Account
- Registry Services (CDARS)