

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)