



Are you getting the most out of your current business checking account?

Let us provide you with a complimentary account review.

As our community's truly local bank, it's in our mission to provide financial products and services that are in our customers' best interest.

We welcome the opportunity to perform a complimentary review of your current business checking account fees and options. Bring us your statements from the past two months—or call 603-352-1822 and we'll help you send them electronically via secure file upload.

If you're already getting a good deal, we will let you know. And if we think you could save on fees or benefit from flexible services, we can set up a time to meet in person—and we'll come to your office to save you time.

At Savings Bank of Walpole, we want to make sure you're getting the best value on the financial services and products your organization needs to succeed.

603-352-1822  
walpolebank.com



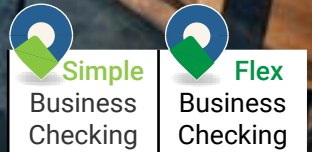
## SBW Local Advantage<sup>SM</sup> Business Banking Accounts and Services



At Savings Bank of Walpole, we're pleased to offer Local Advantage<sup>SM</sup> Business Banking, a flexible suite of financial products and services designed to help streamline the way you manage your day-to-day business transactions.

Compare and choose the checking account that's right for *your* business.

See full account descriptions inside.



	Simple Business Checking	Flex Business Checking
No minimum balance requirement	✓	✓
No per-item or cash-handling fees	✓	✓
Free first order of business checks	✓	✓
Free Business Debit MasterCard—no monthly fee	✓	✓
Free Online Banking and Bill Pay	✓	✓
Free Mobile Banking with Mobile Deposit	✓	✓
No Monthly Statement Fee	✓	✓
Monthly Account Fee		\$10*
Monthly Earnings Credit to offset fees*		✓ *
Access to Additional Business Services		✓ *

\*With Flex Business Checking, you get a monthly Earnings Credit that may be used to offset the Account Fee and/or fees for any flexible services you choose.

There are benefits to banking local...

How can we help *you*?

## Simple Business Checking

A straightforward business checking account with no balance requirement. Ideal for small- to medium-sized businesses that do not require additional business banking services.

- ✓ No minimum balance requirement
- ✓ No per-item fees for cash & coin deposits, or checks written or deposited
- ✓ Free first order of business checks
- ✓ Free Business Debit MasterCard— with no monthly fee
- ✓ Free Online Banking with Bill Pay
- ✓ Free Mobile Banking with Mobile Deposit
- ✓ No Monthly Statement Fee
- ✓ No Monthly Account Fee
- ✓ Easily transitions to Flex Business Checking, should your business needs grow (same account number; more services available as you need them).

## Flex Business Checking

Designed for those who want to take advantage of our flexible business banking services and monthly Earnings Credit (a calculation of the net funds available in your account, which can be used to offset all or a portion of your added services).

- ✓ No minimum balance requirement
- ✓ No per-item fees for cash & coin deposits, or checks written or deposited

- ✓ Free first order of business checks
- ✓ Free Business Debit MasterCard— with no monthly fee
- ✓ Free Online Banking with Bill Pay
- ✓ Free Mobile Banking with Mobile Deposit
- ✓ \$10 Monthly Account Fee (may be offset by a monthly Earnings Credit)
- ✓ No Monthly Statement Fee
- ✓ Access to optional Local Advantage Business Banking Services, including Remote Deposit, Automated Clearing House (ACH) services, Positive Pay Fraud Detection, Payments Reporter and more (additional fees apply for these services, but may be offset by a monthly Earnings Credit).
- ✓ Free Monthly Account Analysis—Each month you'll receive an itemized statement for summary reporting and billing, with a monthly Earnings Credit calculated to help offset fees for any flexible services you choose.

## Business Savings

We're pleased to offer a straightforward option for your business savings needs. In addition to savings accounts, we also have money markets and a variety of CD options that make it simple and easy to establish a savings plan to fit your financial goals.

## Local Advantage<sup>SM</sup> Business Banking Services

No matter which checking account you choose, you'll have free Online Banking and Mobile Banking (including free Mobile Deposit of checks using your smartphone or tablet). Plus access to a valuable suite of additional business services.\*

### ACH Services

Reduce processing and handling costs of transactions (payroll direct deposit, vendor payments, etc.) by processing them electronically.

### Remote Deposit

Conveniently deposit multiple checks from your office using a check scanner that we provide and maintain.

### Positive Pay Fraud Prevention

Enjoy enhanced security—and greater peace of mind.

- ✓ **Check Positive Pay:** Our system automatically cross-references checks presented to us for payment against a data file of checks you've issued. Any exceptions (check number, account number or dollar amount) are presented to you, and you choose to Pay or Reject.
- ✓ **ACH Positive Pay:** Get notified when ACH transactions post to your account. You choose to Pay/Reject or automatically allow future transactions of the same type.

\* Charges for these Business Banking Services vary. The cost of these services may be offset by monthly Earnings Credit with Flex Business Checking.

### Payments Reporter

Receive an electronic report showing ACH credits and debits that post to your account.

- ✓ Match ACH payments to documentation (invoices, payroll records, open health care claims, etc.)
- ✓ Match Social Security beneficiary payments to recipients
- ✓ Receive a daily email notification when the report is ready
- ✓ Download or save daily reports

### Wire Transfers

Send funds electronically with same-day processing.

- ✓ **Domestic Wire Transfers:** Online—no need to come into the bank.
- ✓ **International Wire Transfers:** Performed in-branch only (for security).

### Credit Card Processing

Have the ability to accept credit and debit card payments through our service provider.

