

BRAVO for WAC Members!

BRAVO is an exclusive banking program that offers a wide range of benefits that will help you earn more, save time, and gain the peace of mind you deserve. Enjoy an interest-bearing checking account with Mobile Banking, free Online Banking and Bill Pay and a host of additional benefits. Plus, we're offering up to \$1,000 in cash rewards and loan discounts simply for banking with WaterStone. For more information, visit a branch near you, contact Customer Service at (414) 761-1000 or visit us online today!

\$1,000
IN REWARDS!

At WaterStone Bank, It's all here *for you.*

wsbonline.com | (414) 761-1000 |



Member
FDIC



EQUAL HOUSING
LENDER NMLS#407327

WATERSTONE
 **BANK**^{SSB}



BRAVO Program is accurate as of June 4, 2018. Customers are eligible to receive each bonus one time.

BRAVO Checking Program | \$250 Cash Bonus | 1,000 ScoreCard® Rewards Bonus Points (\$50 value) | \$25 e-statement Credit | \$25 CheckCard Usage Bonus – Universal Checking account requires \$100.00 minimum balance to open the account and does pay interest. Universal Checking account has four variable rate tiers which are subject to change at any time. Interest will be paid based on the tier that applies to your entire daily balance in your account. Annual Percentage Yields (APYs) for tiers are accurate as June 4, 2018 and pays 0.05% APY on daily balances below \$10,000.00, 0.10% APY on daily balances of \$10,000.00 to \$49,999.99, .15% APY on daily balances of \$50,000.00 to \$99,999.99 and 0.15% APY is paid on daily balances equal to or greater than \$100,000.00. Account must be open and active for 180 calendar days, or a \$30.00 closing fee may be assessed at account closing. For tax reporting purposes, a 1099 form may be issued at year end for recipients of bonuses. Other checking options are available for this offer, ask us for more details. Employees and agents of WaterStone Bank SSB, its respective affiliates and subsidiaries are not eligible. 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. See Account Disclosure for more information. \$200.00 Cash Bonus when direct deposits of payroll or government benefits totaling \$300.00 or more is deposited within 90 calendar days of account opening. Bonus will be credited to the new checking account on the first statement cycle after the direct deposit is received. A statement cycle may be from the 17th (a calendar day) of a month to the 16th (a calendar day) of the next month. To determine your statement cycle please ask your Personal Banker at the time of account opening. 1,000 ScoreCard® Rewards Bonus points when logging into ScoreCard® Rewards website for the first time. Reward points will be credited to your ScoreCard® Rewards account within 30 calendar days of account opening. A \$25.00 e-statement bonus will be credited to your new checking account when e-statements are set up within the first 90 days of account opening. The reward is credited within the first statement cycle of the account receiving e-statements. A \$25.00 CheckCard usage bonus will be credited to your new checking account when five (5) CheckCard purchases have posted and settled to the new checking account within one statement cycle (ATM transactions do not qualify) and within 90 calendar days of account opening.

BRAVO Money Market Program | \$100 Cash Bonus – Money Market account requires \$100.00 minimum balance to open the account and does pay interest. Money Market account has two variable rate tiers which are subject to change at any time. Interest will be paid based on the tier that applies to your entire daily balance in your account. Annual Percentage Yields (APYs) for tiers are accurate as June 4, 2018 and pays 0.10% APY on daily balances below \$25,000.00, 0.15% APY is paid on daily balances equal to or greater than \$25,000.00. \$100.00 cash bonus when the account reaches an average daily balance of \$10,000.00 or more for a statement cycle within 90 days of account opening. Account must be open and active for 180 calendar days, or a \$30.00 closing fee may be assessed at account closing. For tax reporting purposes, a 1099 form may be issued at year end for recipients of bonuses. A WaterStone Bank SSB (WSB) companion Universal Checking account is required to open the Money Market account. There is no minimum balance fee for the first 90 days. See Account Disclosure for more information.

BRAVO Consumer Loan Program | \$100 Processing Fee Credit – \$100.00 processing fee credit when an automatic payment is set up through a WaterStone Bank Account. This credit applies to WSB OptionFlex Total Line-of-Credit (Home Equity Line-of-Credit). You are eligible for a \$100.00 processing fee credit if you set up Auto Pay from a WaterStone Bank SSB (WSB) checking account for your WSB OptionFlex Line-of-Credit. WSB will deposit the \$100.00 processing fee you were charged at closing to your WSB checking account within 30 business days of Auto Pay set up. See account disclosures for more information.

Waterstone Mortgage Loan BRAVO Benefit | \$500 Off Processing Fee for owner occupied home purchase or refinance – Mention this advertisement at the time of application to receive offer. \$500.00 closing cost credit towards your purchase applies to first lien mortgage loans financed by Waterstone Mortgage to secure your primary residence. Closing cost credit will appear as a lender credit on your Closing Disclosure. Other restrictions may apply. Employees and agents of WaterStone Bank SSB, its respective affiliates and subsidiaries are not eligible. All loan requests are subject to credit approval as well as specific program requirements and guidelines. For some programs, income and property restrictions may apply. Information is subject to change without notice.

