

Get **ON-THE-JOB SAVINGS**

with our

Bank at Work program.



Exclusive banking offers for employees of:

Checking account offers

Get \$350

With Webster Premier Checking¹

- Open and use a new account (specific balances required to avoid a monthly fee).
- Pay no ATM fees for checking withdrawals at any bank, and receive free checks.
- Get preferred interest rates on Premier Savings accounts and Certificates of Deposit (CDs)

Get \$100

With Webster Value Checking²

*No monthly fee when your cumulative direct deposits are greater than \$500 in a statement cycle

Home loan discounts

Up to 0.75% rate discount

Home equity financing³

\$250 off closing costs

Residential mortgages⁴

A choice of credit cards

Up to 3% cash back

Webster Cash Reward American Express® Card⁵

Our best introductory APR offer

Webster Visa® Platinum Card⁵

Plus great customer perks

- Free, easy-to-use online and mobile banking plus bill pay⁶
- More than 350 conveniently located ATMs
- Webster Visa® debit card with no monthly fee
- Up to 50% off annual Safe Deposit Box fee⁷

Sign up today or contact:

See other side for offer details

1. CHECKING CASH OFFERS: Receive \$350 with Premier Checking or \$100 with Value Checking Promotion available 10/15/2019 until withdrawn for new Premier or Value Checking accounts opened by residents of CT, NY, MA or RI and meeting minimum opening balance requirements. Customer must be a resident of CT, NY, MA, or RI at time of account opening and promotion payout. Customer must qualify for account and complete: One (1) Direct Deposit (Direct Deposit transactions are limited to payroll, social security, pension and government benefits. Person-to-person transactions such as PayPal® and Venmo are excluded); OR ten (10) Visa Debit Card transactions using Signature or PIN (ATM withdrawals are not eligible) OR five (5) Bill Payments through Websteronline.com to a third party. Qualifying transactions must be completed by the end of the month following your account opening date. To be eligible, the primary customer must not have had an open checking account at Webster Bank within 12 months of opening the new account. Minimum opening balance requirements for all accounts must be met in order to qualify for offer. Account must be in good standing at the time of payment; an account is considered to be in good standing if it has a positive balance and is not in the process of being closed. All funds will be transferred into the newly established checking account within 120 days of account opening. All amounts will be reported to the IRS and customer is responsible for any applicable taxes. Offer is subject to change without notice and may be withdrawn at any time.

Premier Checking: Minimum opening deposit of \$500 is required. You can avoid a \$21.95 monthly maintenance fee by keeping \$20,000 in combined monthly average checking, money market, and savings balances or \$50,000 by adding CDs, home equity, and installment loan balances (excludes mortgages and savings secured loans) as of the end of your statement period, and monthly average investment balances (excluding the last day of the month). Fees may reduce earnings. Premier Checking is a tiered-rate product. The tiers are \$0 to \$2,499.99, \$2,500.00 to \$9,999.99, \$10,000.00 to \$24,999.99, \$25,000.00 to \$49,999.99, and \$50,000.00 and over. The APY (Annual Percentage Yield) for Premier Checking as of 10/01/2019 is 0.01% for balances of \$0.01 to \$49,999.99 and 0.02% for balances \$50,000.00 and over and is subject to change at any time.

Premier Checking ATM. Webster will not charge any fees for checking withdrawals at non-Webster ATMs and if you are charged a fee by another bank for checking withdrawals at its ATM, we will rebate the fee. Tax reporting may apply. Product features are subject to change at any time.

2. WEBSTER VALUE CHECKING: Minimum opening deposit is \$50. You can avoid the \$11.95 monthly service fee when you meet one of the following during your monthly statement cycle: a) keep a monthly balance of at least \$1,000; OR b) have cumulative direct deposits of \$500 or more OR c) are age 65 or older and have at least one direct deposit of any amount. Statement fee: Delivery of statements electronically is free; those accounts not enrolled in Statement eDelivery will receive a \$2 monthly paper statement fee. (This statement fee is waived for account holders age 65 and older or 18 and younger.) Other miscellaneous fees may apply.

3. HOME EQUITY DISCOUNTS: All loans and lines are subject to the normal credit approval process. Offers subject to change without notice and may be withdrawn at any time. Other restrictions may apply. Ask a Webster banker for specific rate offer details.

a) Home Equity Loans and Lines discounts

i) Loan discount for Automatic Payment from a Webster Personal Checking Account: Receive a 0.25% interest rate reduction on a home equity loan or line of credit, when automatic payments (ACH) are set up from any personal Webster checking account.

ii) Loan discount for a Premier Checking Account Relationship: Receive an additional 0.25% interest rate reduction on home equity loan or line of credit when you possess a Premier Checking account (requires ACH to be set up from any personal Webster Checking Account or Premier Checking Account).

iii) Loan discount for Bank At Work customers: Receive an additional 0.25% interest rate reduction on home equity lines and loans, when automatic payments (ACH) are set up from any personal Webster checking account.

4. RESIDENTIAL MORTGAGE DISCOUNTS: The \$250 credit toward closing costs will be issued at the time the mortgage loan is closed. All loans are subject to credit approval. This offer applies to owner-occupied, purchase transactions of first mortgages on 1-4 family homes.

5. The creditor and issuer of these credit cards is Elan Financial Services, pursuant to separate licenses from Visa U.S.A. Inc. and American Express. American Express is a federally registered service mark of American Express. Subject to credit approval.

a) Reward points can be redeemed as a cash deposit to a checking or savings account with this financial institution only, or as a statement credit to your credit card account. First purchase bonus points will be applied 6 to 8 weeks after first purchase and are not awarded for balance transfers or cash advances. Monthly net purchase bonus points will be applied each billing cycle.

6. Webster Mobile Banking. You must be enrolled in Webster Online Services to use Webster Mobile Banking. Ask your mobile services provider about any charges. **Message and data rates may apply.** Our app supports Android 5.0+ and iPhone/iPad iOS 10.3+. Not available for Android Tablet – view the full site or create a shortcut. iPad1, BlackBerry and Windows Mobile are not supported. Mobile Deposits are subject to eligibility requirements, and some limits apply. For details, go to WebsterBank.com/mobile. Apple and iPhone are trademarks of Apple Inc., registered in the U.S. and other countries. Android is a trademark of Google Inc.

7. 50% off annual rental fee for a 3x5 safe deposit box or \$20 toward any larger size box. Requires payment to be auto-deducted from a Webster checking account. One time offer only.

These offers are effective as of October 15, 2019 and may be withdrawn at any time.

FOR BANKER USE ONLY - Enter one of the following four Campaign Codes: BAW-BusinessCustomer\$350, BAW-BusinessCustomer\$100, BAW-NONBusinessCustomer\$350, or BAW-NONBusinessCustomer\$100

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