

**Your Online Bank is at
www.winterhillbank.com**

Quick, easy access to your accounts
and information from home or at work,
24 HOURS EVERY DAY!
Best of all....It's FREE!!

You can...

- Transfer funds between accounts
- Check account balances
- Receive an instant statement of account activity
- Get current interest rate information
- Find easy to use financial calculators that help you choose the best loan for your needs
- Learn about all our products and services
- Compare checking account possibilities
- Discover *CustomServe* Lending
- Explore small business banking
- Order checks
- Apply for debit, ATM and credit cards
- Get consumer banking news and alerts
- Request disclosures
- Find job opportunities at our bank
- Locate our branches and ATM machines
- Learn about Winter Hill Bank and the community
- Contact us by e-mail

For Your Security You Should Know
If you give your password to any other person, including joint owners on your account you will be deemed to have authorized that person to access any of your Winter Hill Bank accounts listed in the Online Banking Service.

**And of course
Pay your bills
online with ePay⁽¹⁾**

**No more buying envelopes or
stamps. No more writing
checks. Save time and money
with ePay, our FREE online bill
payment service.**

- Online means on-time (Process on time and never worry about late payments)
- Pay any bill from credit cards to mortgages to the paperboy
- Schedule automatic payments for recurring bills
- Review and update scheduled payments
- Yes, you can even receive some bills online
- Enrollment is easy (follow the prompts on our web site)
- Financial software users can export all bill payment entries to Quicken[®] or Microsoft[®] Money

(1) ePay is applicable to Consumer Accounts only.

It's a simple 2-step process. Use this application for online banking. The online bill payment service application will then be available to you.

Upon enrollment you will have access to any Winter Hill Bank accounts in which you have a primary and/or joint ownership interest that lists the Social Security Number or Taxpayer ID as listed below.

Name of Applicant

Address

City, State, Zip Code

Telephone Number

User I.D. (SS# or Taxpayer ID)

Email Address

I understand that by signing below I agree to be bound to the terms and conditions of the bank's Personal or Business Deposit Account Agreement, the Internet Banking Terms and Conditions and, if applicable, the Electronic Funds Transfer Agreement.

Signature of Applicant*

Date _____

***If account is jointly held or has multiple signers, each owner or signer requesting access must complete a separate online banking application and will receive a separate User ID and Password.**

Return your signed and dated completed application to:

Winter Hill Bank
Attn: IB Support
Operations Center
371 Summer Street
Somerville, MA 02144

Or

deliver to your nearest Winter Hill Bank office.

CORPORATE OFFICE

342 Broadway
Somerville, MA 02145

OPERATIONS CENTER

371 Summer Street
P.O. Box 449105
Somerville, MA 02144

BRANCH OFFICES

5 Cutter Avenue
Davis Square
Somerville, MA 02144

691 Broadway
Ball Square
Somerville, MA 02144

271 Main Street, Route 28
North Reading, MA 01864

105 Everett Avenue
The Fire Station
Chelsea, MA 02150

24-Hour A.T.M. Banking at all locations



Connecting All Offices and Departments
1-800-444-4300
CustomCall Telephone Banking
1-800-796-9020
www.winterhillbank.com



MEMBER FDIC

B2-2/WHB/09/09 BS

**Online
Banking
Application
including
information
on ePay**

*It's all about
choices!!!*

