Choose the account that fits you best

Checking Accounts
Webster offers a suite of personal checking accounts designed to meet your needs and offer the greatest value. Just ask a Webster banker or call us, and we’ll help make sure you are in the account that works best for you.

- **Webster Student Checking**: An account to teach college students financial independence with no monthly service charge and lots of free services, rebates, and more
- **Webster Value Checking**: All the basics, including free mobile and online banking, and a debit card – plus, we make it easy to avoid a monthly service charge
- **WebsterOne® Relationship Banking**: Offers special rates, more personalized service, and no Webster fees at any ATM. You also get access to a WebsterOne savings account and higher CD rates
- **Premier Checking**: Our most rewarding account, including higher interest rates, access to a Premier savings account and free ATMs anywhere — including rebates of other banks’ ATM fees

Webster Visa® Debit Card
With no monthly fee and an embedded chip for added security, you can get a Webster Visa Debit Card with any Webster checking account. A safe and convenient way to access the money in your checking or savings account, you can use your debit card to:

- Get cash and make deposits at the ATM
- Make purchases online or at any retailer that accepts Visa debit
- And more!

*Compare checking account features and benefits inside.*
<table>
<thead>
<tr>
<th>Feature</th>
<th>Webster Student Checking</th>
<th>Webster Value Checking</th>
<th>Webster Relationship Checking</th>
<th>Webster Premier Checking</th>
</tr>
</thead>
<tbody>
<tr>
<td>Free Online Banking &amp; Bill Pay</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Webster Visa Debit Card</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Free Mobile Banking and Balance Alerts</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Free Statement eDelivery</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Special Loan Discounts</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>FREE Webster ATMs</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>No Fees for using Non-Webster ATMs</td>
<td>✓</td>
<td>✓</td>
<td>No Webster fee when using another bank's ATM.</td>
<td>✓</td>
</tr>
<tr>
<td>Free Checks* and Travelers Checks</td>
<td></td>
<td></td>
<td>✗</td>
<td>✓</td>
</tr>
<tr>
<td>Earnings Interest</td>
<td></td>
<td>✓</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Minimum Balance to Open Account</td>
<td>$50</td>
<td>$50</td>
<td>$50</td>
<td>$500</td>
</tr>
<tr>
<td>Monthly Service Charge</td>
<td>Free for 5 years (After 5 years, account converts to Value Checking.)</td>
<td>$11.95</td>
<td>$16.95 ($14.95 with Direct Deposit)</td>
<td>$21.95</td>
</tr>
<tr>
<td>How to Avoid the Monthly Service Charge</td>
<td>Must present a valid student ID, within 60 days of account opening. Otherwise account will convert to Value Checking.</td>
<td>Have cumulative direct deposits of $500 or more per month. OR maintain a monthly average balance of $1,000, OR account holder is age 65 or older with Direct Deposit.</td>
<td>Maintain a combined monthly average balance of $4,000 in checking, savings and money market accounts, OR $20,000 by adding CD, home equity, and installment loan balances as of the end of your statement period.</td>
<td>Maintain a combined monthly average balance of $20,000 in checking, money market, and savings accounts, OR $50,000 by adding CD, home equity, and installment loan balances as of the end of your statement period; AND monthly average investment balances (excluding the last day of the month).</td>
</tr>
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<td>Special Conditions</td>
<td></td>
<td></td>
<td></td>
<td></td>
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A $2.00 monthly paper statement fee will apply unless enrolled in Statement eDelivery OR account holder is age 65 or older or 18 or younger.

Ask a Webster banker about our Military Banking program.
For more information, please speak to a Webster Banker, visit WebsterBank.com or call 800.325.2424.

1 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. iPad, 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.

2 Balance Alert Notifications will not be sent between the hours of 11:30 pm and 6:00 am EST. There are no fees assessed by Webster for this service. Message and data rates may apply. Check with your mobile services provider for any charges that may apply for data usage on your mobile device.

3 Free Statement eDelivery. Enrollment is required to receive electronic statements.

4 Special Loan Discounts. To receive a special loan discount, an automatic payment deduction (ACH) is required from your Webster Bank personal checking account. ACH discount valid on new Home Equity Loans, Lines, Mortgages or Personal Loans. Rate discounts vary from 0.125% to 0.25% depending on loan type and amount. This discount does not apply to government-assisted mortgages. Additionally, customers with Premier Checking accounts may be eligible for additional rate discounts. All loans and lines are subject to the credit-approval process. Offer subject to change without notice and may be withdrawn at any time. Other restrictions may apply. Cannot be combined with any other offers from Webster or its affiliates.

5 Student Checking ATM. Per statement cycle, Webster will not charge for up to 4 ATM fees associated with using non-Webster ATMs. If you are charged a fee by another bank for using its ATM, we will rebate 1 fee per statement cycle. Tax reporting may apply. Product features are subject to change at any time.

6 WebsterOne Relationship Checking ATM. Webster will not charge any fees for checking withdrawals at non-Webster ATMs. Other banks’ fees will apply. Product features are subject to change at any time.

7 Premier Checking ATM. Webster will not charge any fees for checking withdrawals at non-Webster ATMs. 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.

8 Direct Deposit. A direct deposit is any electronic deposit from a third party, such as recurring payroll, Social Security, pension, government benefits, or other income. Excludes person-to-person transactions such as PayPal®, Venmo or Zelle.

* Shipping and handling fees apply.
Choose the account that fits you best

**Checking Accounts**
Webster offers a suite of personal checking accounts designed to meet your needs and offer the greatest value. Just ask a Webster banker or call us, and we’ll help make sure you are in the account that works best for you.

**FREE ATMs Anywhere!**
Checking accounts opened in our NY or Boston area banking centers include free ATMs anywhere!®

- **Webster Student Checking:** An account to teach college students financial independence with no monthly service charge and lots of free services, rebates, and more
- **Webster Value Checking:** All the basics, including free mobile and online banking, and a debit card – plus, we make it easy to avoid a monthly service charge
- **WebsterOne® Relationship Banking:** Offers special rates, more personalized service, and no Webster fees at any ATM. You also get access to a WebsterOne savings account and higher CD rates
- **Premier Checking:** Our most rewarding account, including higher interest rates, access to a Premier savings account and free ATMs anywhere — including rebates of other banks’ ATM fees

**Webster Visa® Debit Card**
With no monthly fee and an embedded chip for added security, you can get a Webster Visa Debit Card with any Webster checking account. A safe and convenient way to access the money in your checking or savings account, you can use your debit card to:
- Get cash and make deposits at the ATM
- Make purchases online or at any retailer that accepts Visa debit
- And more!

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<td></td>
<td></td>
<td></td>
<td>for accounts opened in NY and Boston area banking centers.³</td>
<td></td>
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- **Free Checks** and Travelers Checks: ✓
- **Ears Interest**: ✓ The higher your balance, the greater your rate.

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| How to Avoid the Monthly Service Charge      | Must present a valid student ID, within 60 days of account opening. Otherwise account will convert to Value Checking. | Have cumulative direct deposits of $500 or more per month, OR maintain a monthly average balance of $1,000, OR account holder is age 65 or older with Direct Deposit.⁶ | Maintain a combined monthly average balance of $4,000 in checking, savings and money market accounts, OR $20,000 by adding CD, home equity and installment loan balances as of the end of your statement period. | Maintain a combined monthly average balance of $20,000 in checking, money market, and savings accounts, OR $50,000 by adding CD, home equity, and installment loan balances as of the end of your statement period; AND monthly average investment balances (excluding the last day of the month). |

| Special Conditions                           | A $2.00 monthly paper statement fee will apply unless enrolled in Statement eDelivery¹ OR account holder is age 65 or older or 18 or younger. |                          |                          |                          |

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5 Free ATMs Anywhere. For checking accounts opened in NY or Boston, MA area banking centers (Boston, Cambridge, Newton, Lexington, Needham, Brookline, Wellesley, Quincy), Webster will not charge ATM fees for checking withdrawals at Webster or non-Webster ATMs and will rebate such fees charged by other banks. Product features are subject to change at any time.

6 Direct Deposit. A direct deposit is any electronic deposit from a third party, such as recurring payroll, Social Security, pension, government benefits, or other income. Excludes person-to-person transactions such as PayPal®, Venmo or Zelle.

* Shipping and handling fees apply.
A wide range of options makes saving easy

**Savings Accounts**
Webster offers a range of FDIC-Insured savings accounts, Money Market accounts, and Certificates of Deposit (CDs) to help you achieve your financial goals.

**Webster Value Savings**
- A basic savings account that lets you keep more of the money you work hard to earn

**WebsterOne® Savings**
- Part of our WebsterOne® Relationship Banking package
- The more you save the more interest you will earn

**Premier Savings**
- Part of our Premier Banking package
- Offers competitive interest rates with no service charges

**Premier Savings Extra**
- Part of our Premier Banking Package
- Earn our most competitive rates with higher balances

**Premier Money Market Savings**
- A safe, no-stress way to grow and access your money
- Earn higher rates with higher balances

**Certificates of Deposit (CDs)**
- Interest can be reinvested in your CD, paid monthly by check, or transferred to another Webster account

**Health Savings Accounts**
- A unique tax-advantaged account that can help pay for eligible medical expenses

**Other saving options**
- Ask us about our Holiday Savings Club, Passbook Savings, Retirement Money Market and Individual Retirement Accounts (IRAs)

Combine your savings with a Webster checking account for the best rates and benefits

**For more information, please speak to a Webster Banker, visit WebsterBank.com or call 800.325.2424.**
For additional details about our savings products, ask a Webster banker or visit websterbank.com.

1 Deposits at FDIC-insured institutions are now insured up to at least $250,000 per depositor.
2 A WebsterOne Relationship Checking account is required.
3 A Premier Checking account is required.
Increase your buying power

Consolidate debt, finance a special purchase, or update a kitchen at competitive rates with a quick and easy loan application.

**Personal Loans and Credit Cards**

**Unsecured Personal Loans**
- No collateral required
- Loan amounts up to $25,000
- Quick and easy application

**Savings Secured Loans**
- Secured by your Webster savings account or CD; there is no credit approval needed
- Same-day access to cash
- Interest-only or principal-plus-interest options

**Student Loans**
Let us help you with your tuition financing.
- Pay for college the smart way with great repayment options
- An ideal solution to help bridge the gap between federal loans and the cost of education expenses
- Applying is fast and easy – all you need is 15 minutes to apply online.

**Credit Cards**
Whether you’re making every day purchases, starting college, or planning a vacation, every Webster card comes with fraud protection, 24-hour cardmember service, extended warranty on all purchases, and more.
- Competitive pricing
- Full range of card and reward options
  - Cash Rewards American Express® Card
  - Visa® Bonus Rewards Card
  - Visa® Bonus PLUS Rewards Card
  - Visa® Platinum Card

**Auto Loans**
- Available for new and used cars
- Extended payment terms available
- Dealer and non-dealer purchases qualify
All credit products are subject to credit approval.

1 Webster Bank is not the creditor for these loans and is compensated by Sallie Mae for the referral of Smart Option Student Loan customers.

2 The creditor and issuer of these 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.
We can help you buy, build or refinance your home

Customized first mortgage solutions! Trust your next home purchase or mortgage refinance to Webster’s professional mortgage banking officers who will find the best product and price to meet your personal needs.

**Fixed Rate Mortgages**
- Choice of repayment terms
- Predictable, stable monthly payments

**Adjustable Rate Mortgages**
- Interest rate varies over the life of the loan
- Annual and lifetime interest rate caps
- Interest only options¹ may be available

**Jumbo mortgages**
For larger loan amounts, Webster offers competitive fixed or adjustable rates and quick credit decisions.

**Construction Mortgage Loans**
Building a new home? Webster will finance the construction costs and even combine those costs with your land purchase to save you time and money by having just one closing.

- Up to 18 months from closing to complete your home
- Funds disbursed as work progresses
- Interest-only payments during the construction phase on amount used
- After construction, loan converts to a permanent mortgage

**Save with automatic payments**
Save up to 0.125% off your mortgage rate by signing up for automatic payment deduction (ACH) from your Webster personal checking account.²

**Government Assisted Mortgages**
Webster works closely with federal, state, and local government agencies to deliver affordable mortgages to eligible borrowers and make home ownership available.
Connecticut Housing Authority (CHFA)
Rhode Island Federal Housing Authority (RIFHA)
State of New York Mortgage Authority (SONYMA)
USDA Rural Housing Program
Federal Housing Authority (FHA)
Massachusetts Housing Finance Authority (MHFA)
Veterans' Administration (VA)

**Home Equity Loans and Lines of Credit**

Use your home’s equity to pay for home improvements, consolidate high interest rate debt, or pay for college expenses.

- Pay no application fees or closing costs on loans and lines up to and including $500,000.³
- Receive an extra 0.250%⁶ off your interest rate when your Home Equity Loan or Line of Credit payments are automatically deducted from any Webster Personal Checking account.

**Home Equity Loans**

- Fixed monthly payments are easier to plan for
- Choice of repayment terms

**Home Equity Credit Lines²**

- Variable rate, revolving loan
- Check access lets you write a check up to your line amount during the draw period⁶

All loans and lines of credit are subject to credit approval. Home Equity loan amounts are based on the available equity in your home.

¹Your monthly payment will increase at the end of the interest-only period, because you must now repay the principal amount borrowed as well as the interest.

²For mortgages up to $1,000,000. There are no ACH discounts for loan amounts over $1,000,000. This offer is for new mortgages and is subject to change without notice and may be withdrawn at any time. This discount does not apply to all mortgage products. Offers may not be combined with any other promotional offer.

³For 1-4 Family Owner Occupied residences only, there are no fees or costs retained by Webster Bank, but for certain loans a Structural Engineering Assessment Report may be required and the borrower would be required to pay for this report as part of the loan process. For New York properties, the lender pays a portion of the New York State Mortgage Tax.

⁴Offer may be withdrawn at any time. This discount may not be combined with any other existing offers from Webster Bank or its affiliates.

⁵If you make interest only payments during the draw period, then at the start of the repayment period, you will still owe the original amount borrowed. Your monthly payment will increase because you must pay back the principal as well as interest. Certain prepayment penalties may apply — please ask us for those amounts.

⁶The draw period is the period of time (10 years) that you can access funds from your line. After the draw period expires, you can no longer access the funds and your repayment period begins.
Bank online or on the go!

**Online Banking**
Enroll in Webster Online Services to:

- **View balances and transactions** for all of your accounts' and access over 3 years of deposit account statements
- **Pay bills quickly and securely** – no checks, no postage, no mailing
- **View up to 12 months** of loan history
- **Use Balance Alerts**² to stay on top of your account activity. We’ll alert you by email or SMS/text on your mobile device
- **Transfer funds** between accounts
- **Go green** with paperless statements. Just enroll in statement eDelivery
- **Chat live** with a Webster banker
- And more

**Mobile Banking**³
With Webster’s mobile app, you have the power to manage your money right from your phone or tablet.

To download the app, simply go to WebsterBank.com/mobileapp or search Webster Bank in iTunes or Google Play stores

For more information, please speak to your Webster Banker. visit WebsterBank.com or call 1.800.995.9995.
1 Accounts include checking, savings, money market, CDs, loans or lines of credit and credit cards.

2 Balance Alerts will not be sent 11:59pm-6:00am EST. There are no fees assessed by Webster for this service. Ask your mobile services provider about any charges. Message and data rates may apply.

3 Mobile Banking/App Deposits. 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 2.2+ and iPhone/iPad iOS 4.3.5+. Mobile Deposits are subject to eligibility requirements and service 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.
Bank faster and easier **EVERYWHERE** you go.

Our **NEW Mobile Banking** app is designed with your busy lifestyle in mind. You’ll get more banking done in less time, everywhere you go. And wonder how you ever banked without it!

Download our **NEW Mobile Banking** app today

Webster Bank®
To get started:

1. **Delete** our current Mobile Banking app from your device. (required)

2. **Download** our new Mobile Banking app from the App Store or Google Play

3. **Enjoy** a better Mobile Banking experience with:
   - Faster log-in with Passcode, Touch ID, Face ID, or Android Fingerprint
   - Easier to use Mobile Check Deposits
   - Customizable log-in default page (Account Summary, Bill Pay, Transfers, Mobile Deposit)
   - Password reset
   - Real-time balance push alerts

**Now’s the time to take your Mobile Banking to the next level**

Talk to a Webster Banker to learn more. Or visit WebsterBank.com/mobile to download our new Mobile Banking app today.

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**MOBILE BANKING/APP/DEPOSITS.** 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., in the U.S. and other countries. Android is a trademark of Google Inc.
To thank you for your commitment, service and sacrifice, we provide the following benefits exclusively for active and retired US Military personnel.

**WebsterOne® Relationship Checking**
- No monthly fee
- No minimum balance requirement
- Free WebsterOne® Savings
- ATMs with no Webster fee and rebates of the ATM fees charged by other banks, including International ATMs

**Business Loan Benefits**
- Discounts may be available to military personnel or veterans who own a business or are looking to start a business through the SBA Patriot Express program

**$500 Mortgage Rebate**
- Great rates and fast service come standard but military personnel receive an exclusive $500 rebate at the closing

**Home Equity Rate Discounts**
- 0.25% rate discount on Home Equity Lines or Loans for eligible military personnel
- An additional 0.25% rate discount when payments are made automatically from a Webster personal checking account.
Who is eligible?
Any person serving on full-time or part-time active duty in any U.S. Armed Forces, including Reserves or National Guard is eligible to receive these benefits; as is any retired veteran.

What identification is needed?
You must present a valid military ID, proper discharge papers, or show VA proof of payment to open your account.

To learn more, please talk to a Webster banker, visit WebsterBank.com, or call 800.325.2424.

1 WebsterOne® Relationship checking: minimum opening deposit of $50 required. Normally there is a $16.95 (or $14.95 with direct deposit) monthly service charge, if combined monthly average balance of $4,000 in checking, savings or money market accounts, or $20,000 in combined deposit (checking, savings, CDs or money market) or home equity balances is not maintained, Webster will not charge any fees for checking withdrawals at non-Webster ATMs and will rebate you if another financial institution charges you a fee for using its ATM. Product features are subject to change at any time. These fees will be waived as long as you meet the eligibility requirements outlined above.

2 WebsterOne® Savings: Minimum opening balance is $5. Monthly service charge is $5 but it will be waived if you maintain a $300 minimum daily balance OR are under age 21 or are 65 or more. Must have a WebsterOne® Checking account or account will default to a Webster Value Savings account interest rate.

3 Discounts may be available to military personnel or veterans who own a business or are looking to start a business through the SBA Patriot Express program. Business loans and lines of credit are subject to the normal credit approval process. Some applications may require further consideration and/or supplemental information. Requires a Webster business checking account which must be opened prior to loan closing and which must be used for auto-deduct of payment. Webster business checking and SBA guaranteed products may be subject to additional terms, conditions and fees.

4 Exclusively for military personnel, a $500 rebate will be issued at the time your mortgage loan is closed. Offer is valid for 1-4 family owner occupied properties only. All loans are subject to credit approval.

5 A 0.25% interest rate reduction is available on Home Equity Lines and Loans for eligible military personnel. An additional 0.25% discount is available when loan payments are made automatically (ACH) from a Webster personal checking account. If at any time the ACH payment is removed from the account, the interest rate would increase by the same amount as the initial discount given. Certain restrictions apply. All loans and lines are subject to the credit approval process. Offer cannot be combined with offers from Webster or its affiliates. Ask an associate for details or call 1-888-4Webster for a list of the current discounts available.

These offers are effective as of July 1, 2019 and may be withdrawn at any time.

The Webster Symbol is a registered trademark in the U.S.
Equal Housing Lender. Webster Bank, N.A. Member FDIC
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