



STONEHAM BRANCH OPENING

**New branch north of  
Boston. New interest  
rates north of average!**





## EXCLUSIVE OFFERS FOR STONEHAM RESIDENTS



### OPEN A NEW ACCOUNT

**.75%**  
APY

#### Stoneham Promo Savings Account<sup>1</sup>

Requirements: A personal checking account that receives a direct deposit in the first 60 days of account opening must be maintained to receive this Interest Rate and Annual Percentage Yield (APY).

**.50%**  
APY

#### Premium Checking<sup>2</sup>

**Monthly service charge waived.**

Requirements: To be eligible for this rate and monthly service charge waiver, a direct deposit must be posted in the checking account within 60 days of account opening.



### TAKE ADVANTAGE OF MONTHLY GIVEAWAYS<sup>3</sup>

**Win a gift card to a local business.**

*\$100 - \$250 value!*

Includes hair salons, pet services, house cleaning and more!  
**Stop into the Stoneham Northern Bank branch to enter today.**





## EXCLUSIVE OFFERS FOR STONEHAM BUSINESSES



### OPEN A NEW ACCOUNT

# .50% APY

#### Business Money Market<sup>4</sup>

Requirements: To be eligible for this rate, you must open a business checking account with a debit card.



### SAVE WITH PARTNER OFFERS

**Merchant Services** | \$250 statement credit with \$100K guaranteed volume. Offer valid through 3/31/22 (provided by Fiserv).

**Cash Services** | First two transports no charge. Offer valid through 1/6/22 (provided by Empyreal).

**Smart Safe** | First two transports no charge. Offer valid through 1/6/22 (provided by Fiserv).

**Remote Deposit Capture** | Northern Bank to pay for RDC scanner up to \$300. Offer valid at account opening. Subject to change at anytime.



### TAKE ADVANTAGE OF MONTHLY GIVEAWAYS<sup>3</sup>

**Win a gift card to a local business.**  
**\$100 - \$250 value!**

Includes food services and cleaning services.  
Stop into the Stoneham Northern Bank  
branch to enter today.

<sup>1</sup>This Annual Percentage Yield (APY) is effective as of November 15, 2021 and guaranteed through November 15, 2022 if the required conditions are met. If your daily balance is less than \$250,000.00, the interest rate paid on the entire balance of your account will be 0.75% with an APY of 0.75%. If your daily balance is \$250,000.00 up to \$999,999.99, the interest rate paid on the entire balance in your account will be 0.50% with an APY of 0.50%. If your daily balance is \$1,000,000.00 and above, the interest rate paid on the entire balance of the account will be .10 % with an APY of .10%. \$25.00 minimum deposit is required to open a Stoneham Promo Savings account. No Monthly Maintenance Service Charge will be assessed on account. New money only. This offer is for Stoneham residents who open a new Stoneham Promo Savings account at the Northern Bank branch in Stoneham, MA. A personal checking account that receives a direct deposit within the first 60 days must be maintained to receive the disclosed interest rate and APY. If a direct deposit is not made within the first 60 days, the account will be converted to a Northern Premium Savings account at the current interest rate and APY after appropriate notice to the customer. The minimum deposit to open a personal checking account ranges from \$10.00 - \$25.00 depending on the product selected. If a personal checking account is not maintained, the account will be converted to a Northern True Savings account at the current interest rate and APY after appropriate notice to the customer. After November 15, 2022 your account will be converted to the Northern Premium Savings account where your interest rate and APY may change daily. Fees may reduce earnings. Offer is subject to change without notice. Limit 1 Stoneham Promo Savings account per customer.

<sup>2</sup>This Annual Percentage Yield (APY) is effective as of November 15, 2021 and guaranteed through November 15, 2022 if required conditions are met. Daily balance of \$.01 and above, the interest rate paid on the entire balance of the account will be .50 % with an APY of .50%. Minimum balance requirement, to avoid the monthly service charge, for this Premium Checking account will be waived until November 15, 2022. After November 15, 2022 your account will be converted to a tiered rate Premium Checking account where your interest rate and APY may change daily. This offer is for Stoneham residents who open a new Premium Checking account at the Northern Bank branch in Stoneham, MA. \$25.00 minimum deposit is required to open a Premium Checking account. New money only. To be eligible for this rate and monthly service charge waiver, a direct deposit needs to post in the checking account within 60 days of account opening. If conditions are not met, the Premium Checking account rate will revert to the current interest rate and APY after appropriate notice to the customer. Fees may reduce earnings. Offer is subject to change without notice. Limit 1 Premium Checking account per customer.

<sup>3</sup>Estimated retail value of the prize(s) is \$100 - \$250. No purchase is necessary to enter or win a prize. No obligation to open an account or to be a customer of Northern Bank to enter or win a prize. Entries must be received in the Stoneham branch by the last business day of the month to be eligible for that month's drawing. One entry per person or business. One (1) individual and one (1) business will be randomly selected on the first business day of each month beginning January 3, 2022 - December 1, 2022. Winners will be notified by phone or email and will have ten (10) business days to accept their prize. If not claimed in ten (10) business days, the prize will be forfeited, and another entry will be drawn. Prize may not be substituted and is non-transferable. Prize may not be redeemed for cash or other considerations. All taxes and expenses relating to the acceptance and use of the prize are the sole responsibility of each winner. Prize may be reported on IRS Form 1099 in the year received. The odds of winning are determined by the number of entries. The contest is subject to all applicable federal, state and local laws and regulations. Open to U.S. residents 18 years or older, excluding employees of Northern Bank, its affiliates, subsidiaries and the immediate families of each.

<sup>4</sup>This Annual Percentage Yield (APY) is effective as of November 15, 2021. If your daily balance is \$0.01 and above, the interest rate paid on the entire balance of the account will be .50 % with an APY of .50%. \$25.00 minimum deposit is required to open a Business Money Market. Monthly maintenance fee will be waived until November 15, 2022. Offer is available to new Northern Bank business customers who own a business in Stoneham and open their account at the Northern Bank branch in Stoneham, MA. New money only. Opening a business checking account with debit card is required to be eligible for this rate. The minimum deposit to open a business checking account is \$25.00. If an active business checking account is not maintained, the Business Money Market rate will be reclassified at the current interest rate and APY. As long as the conditions are met, rate and monthly fee waiver is guaranteed until November 15, 2022. After November 15, 2022 your account will be converted to a tiered Business Money Market where your interest rate and APY may change daily. Fees may reduce earnings. Offer is for a limited time only and is subject to change without notice.