



# Ready, Set, Grow.

08/25/2025

Dear Parent or Guardian,

Westfield Bank is pleased to offer a school savings program called Ready, Set, Grow. As a regional community bank, we are offering students at St Thomas The Apostle School an opportunity to participate in this exceptional program.

Ready, Set, Grow is a program set up to encourage children to start saving at an early age. If you wish to have your child participate in this program, simply complete and sign the application form and return it to the school or visit a branch. The application must be completed in full or the account cannot be opened.

If your child already has a Ready, Set, Grow account with Westfield Bank and you would like to use that account, please fill in your child's name and account number on the application. You do not need to complete the entire application.

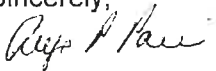
The following information will explain how the program works:

- **The minimum deposit amount of at least \$1.00 must accompany the application.**
- **As a bonus, Westfield Bank will credit each student's account \$25.00\* after the initial deposit is made.**
- A Westfield Bank employee will pick up the applications and the initial deposits on the school banking date shown below.
- With each new account opened, the student will receive a Westfield Bank zipper bag, a Ready, Set, Grow savings register, and a supply of deposit tickets.
- Additional deposits will be made at school, on banking day.
- To make a deposit, place the completed deposit ticket, savings register, and deposit in the zipper bag and send it in with your child on banking day.
  - **IMPORTANT:** Be sure we have the child's full name and account number on the deposit ticket to ensure credit to the proper account.
- A Westfield Bank employee will pick up the deposits on banking day, take them to the bank for deposit and return the zipper bags to your child's school.
- Additional deposits and withdrawals may also be made at any Westfield Bank branch location.

School banking will begin on 9/9/2025.

We hope that you will find this program beneficial and that you will join us in encouraging students to start saving early. Please feel free to call me if you have any questions or concerns, at phone number 413-568-1911 Ext. 3244.

Sincerely,



Anja P Paier  
AVP/Branch Manager

\*Offer available to new Ready, Set, Grow customers only. Must be 18 years or under to qualify for bonus. The bonus will be deposited into this account within 45 calendar days of account opening. Minimum balance of \$1.00 required to open the account and earn the bonus. Annual Percentage Yield (APY) is 0.10% as of 8/25/2025. Minimum balance of \$10.00 required to earn the APY. The rate may change after the account is opened. Offer may be rescinded at any time.



141 Elm Street, Westfield, MA 01085 | [westfieldbank.com](http://westfieldbank.com)



WESTFIELD BANK


**Ready, Set, Grow.** MINOR NEW ACCOUNT APPLICATION

For Internal Use

Account # \_\_\_\_\_ Opening Date: \_\_\_\_\_ Opening Deposit: \_\_\_\_\_

Please complete application in ink. All fields **MUST BE COMPLETED** in order to open account.**STUDENT'S NAME:**

Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Date of Birth \_\_\_\_\_ Student's Social Security Number \_\_\_\_\_

U.S. Citizen Yes ☐ No ☐ School \_\_\_\_\_ Grade \_\_\_\_\_ Room \_\_\_\_\_**Parent or Guardian (1)**

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Social Security Number \_\_\_\_\_

Date of Birth \_\_\_\_\_

Best Contact Phone Number \_\_\_\_\_

Occupation \_\_\_\_\_

Mother's Maiden Name \_\_\_\_\_

Email \_\_\_\_\_

Driver's License ☐ or State ID ☐Issued By: \_\_\_\_\_ ID Number \_\_\_\_\_  
State \_\_\_\_\_

Issue Date: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

U.S. Citizen Yes ☐ No ☐ \*

\*additional documentation will be required

U.S. Citizen Yes ☐ No ☐ \*

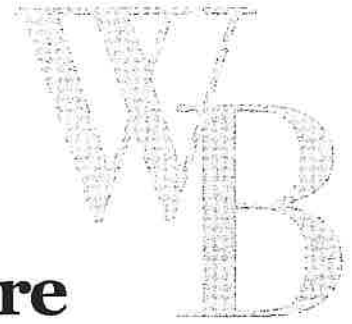
\*additional documentation will be required

This is a consumer account. A consumer account is opened by a natural person primarily for personal, family or household purposes. The above information is supplied to Westfield Bank at the time of applying for the account described. I hereby certify that the foregoing facts are true and complete, and I authorize the bank to verify any of this information at any time. I agree that you may, from time to time, request consumer reports containing credit and other reference information from third parties, such as credit bureaus. This application and the other disclosures received with it comprise the account agreement between the undersigned and the bank.

As the Parent or Guardian of the Tax Reported Owner on this account, I certify under penalties of perjury that the tax identification number is correct and the minor is not subject to backup withholding either because I have not been notified that the minor is subject to backup withholding as a result of failure to report all interest or dividends, or the Internal Revenue Service has notified me that the minor is no longer subject to backup withholding or the minor is an exempt recipient under the Internal Revenue Service Regulations and that the minor is a U.S. Citizen or other U.S. Person as defined in the instructions.

Parent or Guardian Signature (1) \_\_\_\_\_ Date \_\_\_\_\_

Parent or Guardian Signature (2) \_\_\_\_\_ Date \_\_\_\_\_



# Truth in Savings Disclosure

## \$25 Bonus Addendum

The bonus stated below is for new Ready, Set, Grow customers only.

- **Bonus** – Westfield Bank will deposit \$25.00 into this account within 45 calendar days of account opening. Minimum balance of \$1.00 required to open the account and earn the bonus.
- **Additional information** – Any bonus paid to this account will be reported on a 1099-INT or 1099-MISC in conformance with IRS regulations.

413.568.1911 800.995.5734  
westfieldbank.com



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What better banking's all about.™