

Fidelity Bank is one of the oldest and continually growing independent, local community banks in Central Massachusetts. We offer a full range of banking, investment, and insurance solutions across 10 full-service offices in Leominster (2), Worcester, Fitchburg, Gardner, Barre, Millbury, Shirley, Paxton, and Princeton.

At Fidelity Bank we believe that everyone –our clients, employees, and community members – deserve the opportunity to grow, improve, and realize their hopes and dreams. We do this through LifeDesign, our unique way of doing business and the promise they make to be caring, trusted friends and help our clients, employees, and community members get where they want to be.

Since 1888, the bank has continued this commitment to the businesses, families, and individuals in the communities it serves; in turn, loyalty demonstrated by members of these cities and towns has allowed us to become one of the strongest financial institutions in the region.

OUR FULL RANGE OF BANKING SERVICES INCLUDES:

- Personal Checking and Savings
- Money Market, CDs, & IRA CDs
- Online, Mobile, Text, and Telephone Banking
- Online BillPay
- Mobile Check Deposit
- Mortgages and Construction Loans
- Home Equity Lines and Loans
- Investments & Insurance
- Small Business Checking and Savings
- Cash Management Services
- Business Internet Banking
- Commercial Real Estate Mortgages
- Commercial Loans & Lines of Credit

800.581.5363 fidelitybankonline.com

Visit any of our full service offices located in:

Leominster
Worcester
Fitchburg

Gardner
Shirley
Barre

Millbury
Paxton
Princeton



*Investment products are: Not a deposit. Not FDIC insured. Not insured by any federal government agency. Not guaranteed by the bank. May go down in value.



Savings

Building your savings.
 We're here to guide you in the right direction.

Our LifeDesign Difference

LifeDesign isn't just a tagline. It permeates everything we do, and it is what separates us from every other financial institution. It is a process, philosophy, and most importantly a promise, that guides all that we do. A promise we make to our clients, employees, and our communities, to be trusted friends who care about their well-being and use our hearts and our smarts to help them get where they want to be. We strive every day to be the most caring bank in the community, because what's most important to us is not what's in a person's bank account, it's what's in their heart.

Building Your Savings

Does it always seem to be a tug-of-war when it comes to where your funds should go? From bills to be paid to home improvements to be made, it's easy to lose sight of putting money aside for savings. You know in your heart it's the right thing to do, but just how do you go about doing it? We're here to guide you in the right direction with personalized savings solutions.

Our savings solutions include:

Savings Accounts

Fidelity has a robust suite of savings account solutions that can be tailored to your personal needs. With our Savings Accounts, you get the peace of mind that comes with earning interest with flexible access to your money.

- LifeDesign Statement Savings
- Passbook Savings
- Vacation/Holiday Club Statement Savings
- Junior Partner Statement Savings

Your Deposits Insured in Full

Enjoy the protection and peace of mind that comes from total deposit insurance. Fidelity Bank is a member of the Federal Deposit Insurance Corporation (FDIC), and a member of the Share Insurance Fund (SIF) of the Co-operative Central Bank. This unique combined insurance coverage provides the best insurance available – insured in full.



Money Market Accounts

Our Money Market Accounts with variable tiered interest rates can generate the returns you're looking for. They fit in well when creating a solid mix of savings solutions.

- LifeDesign Money Market
- LifeDesign Plus II Money Market Savings
- LifeDesign Select Money Market Savings

Certificates of Deposit / IRA Accounts

An integral part of our savings solutions are Certificates of Deposits. They range from short- to long-term investments with a guaranteed return earning the highest available rates.

- Certificates of Deposit
- Senior Partner Certificates of Deposit
- Retirement/IRA Certificates of Deposit

Learn more about how to build your savings in the Life Guide section of our website at: fidelitybankonline.com

Our Saving Solutions

LifeDesign Savings Account	Savings Earn interest with the most flexible access to your money.				Money Market Earn a higher variable tiered interest rate.			Certificates of Deposit Conservative, short - to long - term investments with a guaranteed return earning the highest available rates.		
Account Type>	LifeDesign Statement Savings	Passbook Savings	Vacation/ Holiday Club Statement Savings	Junior Partner Statement Savings	LifeDesign Money Market	LifeDesign Plus II Money Market Savings	LifeDesign Select Money Market Savings	Certificates of Deposit	Senior Partners CD	Retirement/IRA CD
Summary	<ul style="list-style-type: none"> Earn variable interest rate and have convenient access to your money at ATMs and branches Can stand alone or be linked to checking to start a savings plan 	<ul style="list-style-type: none"> Earn variable interest rate 	<ul style="list-style-type: none"> Earn variable interest and save for holiday or vacation spending Setup automatic transfer from your checking account for consistent savings Available only with checking account 	<ul style="list-style-type: none"> Earn variable interest rate Designed to promote savings for minors. Owner must be under 18 years of age Account will be transferred to a LifeDesign Statement Savings account at age of 18 	<ul style="list-style-type: none"> Earns a higher variable tiered interest rate Can stand alone or be linked to checking 	<ul style="list-style-type: none"> Higher-yielding money market account: Earns a variable tiered interest rate Available exclusively to LifeDesign Plus II Checking clients 	<ul style="list-style-type: none"> Highest-yielding money market account: Earns a variable tiered interest rate Available exclusively to LifeDesign Select Checking clients 	<ul style="list-style-type: none"> Ideal to build your savings faster Flexible terms ranging from three to eighty four months 	<ul style="list-style-type: none"> For anyone over 60 who is dependent on interest income Monthly interest is mailed to you or directly deposited into another Fidelity Bank account Available for 36, 48, and 60 month terms 	<ul style="list-style-type: none"> Retirement savings grow faster with tax deferred earnings Flexible terms ranging from 3 to 84 months Financial Designers can help you choose the best plan
ATM Card	<ul style="list-style-type: none"> Free Fidelity Bank ATM Card Can be linked to a checking account and accessed through MasterMoney Debit Card 	Not Available	Not Available	Not Available	<ul style="list-style-type: none"> Free MasterMoney Debit Card linked to both money market and checking account 	<ul style="list-style-type: none"> Free Gold MasterMoney Debit Card linked to both money market and checking account 	<ul style="list-style-type: none"> Free Gold MasterMoney Debit Card linked to both money market and checking account 	Not Available	Not Available	Not Available
Withdrawals	<ul style="list-style-type: none"> Unlimited withdrawals in person or at ATM Limit of 6 third party, pre-authorized or electronic (PC or telephone) transfers per month \$10.00 fee for each item in excess of transfer limits 	<ul style="list-style-type: none"> Unlimited withdrawals in person 	<ul style="list-style-type: none"> At the designated disbursement date, your funds will automatically deposit to your checking account Choose the disbursement date that works for you First withdrawal in annual cycle free of charge \$10.00 fee for each additional withdrawal 	<ul style="list-style-type: none"> Unlimited withdrawals in person Passbook available 	<ul style="list-style-type: none"> Unlimited withdrawals in person or at ATM Limit of 6 third party, pre-authorized or electronic (PC or telephone) transfers per month \$10.00 fee for each item in excess of transfer limits 	<ul style="list-style-type: none"> Unlimited withdrawals in person or at ATM Limit of 6 third party, pre-authorized or electronic (PC or telephone) transfers per month \$10.00 fee for each item in excess of transfer limits 	<ul style="list-style-type: none"> Unlimited withdrawals in person or at ATM Limit of 6 third party, pre-authorized or electronic (PC or telephone) transfers per month \$10.00 fee for each item in excess of transfer limits 	<ul style="list-style-type: none"> Withdrawals can be made; however, substantial penalties for early withdrawals may apply Having multiple CDs with varied terms can provide more flexible access 	<ul style="list-style-type: none"> Withdrawals can be made; however, substantial penalties for early withdrawals may apply 	<ul style="list-style-type: none"> No penalty for automatic or required IRA distributions over age 59^{1/2} Withdrawals can be made; however, substantial penalties for early withdrawals may apply
Monthly Maintenance Fee	<ul style="list-style-type: none"> \$2.00: Waived with linked to any LifeDesign checking account or with a \$200 average daily balance for the cycle Waived if you qualify for the minor or senior citizen fee exemption under Mass. law 	<ul style="list-style-type: none"> \$2.00: Waived with a \$200 average daily balance for the month Waived if you qualify for the minor or senior citizen fee exemption under Mass. law 	None	None	<ul style="list-style-type: none"> \$5.00: Waived with a \$2,500 average balance for the statement cycle. 	None	None	None	None	See Fee Schedule
Minimum to open	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	\$10.00	See Rate Sheet	See Rate Sheet	See Rate Sheet
Minimum to Earn Interest	\$.01	\$.01	\$.01	\$.01	\$.01	\$.01	\$.01	\$.01	\$.01	\$.01