



# The Grand Opening Celebration Continues

**Westfield Office: 828 South Avenue West**

**Interest Checking**

**1.00%**  
APY <sup>1</sup>

**Guaranteed for 6 months  
on balances up to and  
including \$50,000**

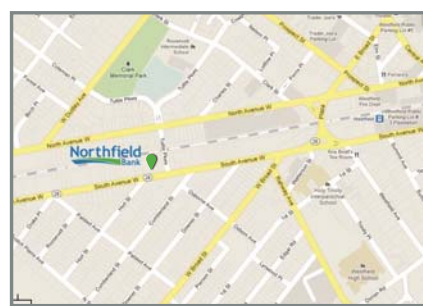
**4 Month CD**

**1.05%**  
APY <sup>2</sup>

Ask about our Money Market Account

### Westfield Office

828 South Avenue West



Mon - Wed	9:00am - 4:00pm
Thursday	9:00am - 7:00pm
Friday	9:00am - 5:00pm
Saturday	9:00am - 1:00pm

(908) 789-9600 | [www.eNorthfield.com](http://www.eNorthfield.com)



<sup>1</sup> Annual Percentage Yields (APYs) in effect as of 04/01/12 and offer subject to change without notice. Minimum deposit to open account is \$1,000. If your daily balance falls below \$1,000 during the statement cycle, a \$10 fee will be assessed. Fees could reduce earnings. An interest rate of 1.00% will be paid only for the portion of your balance from \$0.01 up to and including \$50,000. The APY for this tier will be 1.00%. An interest rate of 0.05% will be paid only for the portion of your balance that is above \$50,000. The APY for this tier will range from 1.00% to 0.52%, depending on the balance in the account. APY of 1.00% guaranteed for six months from account opening on balances up to and including \$50,000. After the six month period, APY on balances up to and including \$50,000 will revert to the then current interest checking rate, currently 0.05%. Deposit limit of \$250,000 per household in the NOW Checking. Combined deposit household limit of \$500,000 in the 4 month CD and 1.00% NOW Checking. 4 month CD and NOW Checking offer available only at Westfield Office.

<sup>2</sup> Annual Percentage Yield (APY) in effect as of 04/01/12 and subject to change without notice. Minimum balance of \$2,500 to open account. Minimum balance of \$0.01 to earn stated APY. There is a substantial penalty for early CD withdrawals. Fees could reduce earnings. Commercial and non-profit customers are not eligible. Deposit limit of \$250,000 per household in the 4 month CD. Combined deposit household limit of \$500,000 in the 4 month CD and 1.00% NOW Checking. 4 month CD and NOW Checking offer available only at Westfield Office.

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