GSB *The only bank you'll ever need.*

Equal Housing Lender · Member FDIC • The Guilford Savings Bank NMLS #517294

Scan to learn more and open online:
Or visit us at: click.gsb.bank/switch

Choose the local bank that stays.

Your bank might be leaving town, but GSB is all-in for North Branford. We're the local community-first bank that delivers the personal service you're used to. We're trusted for our 150-year commitment to the people and businesses here, plus we have rewarding offers to get you and your business started.

Our latest banking offers for you:

1 UP TO $300 FOR NEW PERSONAL CHECKING*

Open and use a new qualifying personal checking account and you can earn up to $300!

2 UP TO $900 FOR NEW BUSINESS CHECKING*

Get up to $900 when you open and use a new business checking account.

3 UP TO 4.00% APY* SPRING SAVINGS OFFER

Enjoy a higher Annual Percentage Yield and a great way to earn more on your surplus funds. Available for Personal and Business clients!

4 4.99% APR* ALL-ACCESS HELOC OFFER

Get a fantastic low introductory Annual Percentage Rate for your home equity line of credit with GSB.

Stop in to one of our Open Houses:

- Monday, May 5 | 2-4pm
- Saturday, May 17 | 9-11am
- Thursday, May 29 | 4-6:30pm
- Thursday, June 5 | 11am-1pm

We'll have experts from personal, business and commercial banking, as well as our Partners from Grey Ledge Advisors, there to answer any questions.

CONTACT US:

CHRIS HENRY
Branch Manager, Northford
203-458-4511

NANCY GERSON
VP, Business Banking Relationship Officer
203-710-1329

DISCLOSURES

***Up to $300 Consumer Checking Offer:** Offer available when you open a new Access Checking, Preferred Access Checking or Prime Access Checking account. You must enter promotion code "North300" if opening online or mention the promotion to a banker when opening at any GSB branch. Get $100 when minimum Requirements to avoid Monthly Service Fee must be continually met for the account; account must remain open for 180 days to receive the $100 statement credit. Get $100 for making a direct deposit within 30 days of opening your account. Eligible direct deposits are electronic automated clearing house (ACH) deposits. Examples of eligible direct deposits include, but are not limited to: payroll, Social Security, pension and government benefits. Deposits made through a teller, ATM, or the GSB mobile app are ineligible direct deposits. Get $100 when you make 5 debit card purchases in each of the first three months. May be subject to 1099 reporting. Account holder is responsible for all applicable taxes. Offer valid through May 31, 2025, and may be withdrawn at any time. Limit 1 offer per person. New & existing customers are eligible, but funding may not come from a current GSB account. Rates on all balances subject to change based on future market conditions. Accounts subject to approval. $50 minimum to open any personal checking account. View full account details at https://mygsb.bank/personal/bank/checking.

***Up to $900 Business Banking Relationship Offer:** 1. Get $200 statement credit when you open a new Business Checking, Business Select Checking, or Business Select Plus Checking Account and meet account terms and conditions of account for 180 days. 2. Get $200 statement credit for making 5 debit transactions in each of the first three months. 3. Get 2-months waived Cash Management fees (up to $400 in waived fees) when you enroll in cash management services. 4.Get a $100 statement credit from Payroc when you sign up for a new Merchant Services as a GSB client. You must enter promotion code "North900" if opening online or mention the promotion to a banker when opening at any GSB branch. Accounts subject to approval. Current GSB business checking customers are ineligible for $900 offer and funds must come from non-GSB account. Minimum requirements to avoid monthly service fee must be continually met for the account and the account must remain open for 180 days to receive the statement credit. Limit 1 per business owner. May be subject to 1099 reporting. Account holder is responsible for all applicable taxes. Offer valid through May 31, 2025, and may be withdrawn at any time.

***Personal Spring Savings Offer:** Earn an interest rate of 3.93% with a 4.00% Annual Percentage Yield (APY) on your balance up to $99,999.99; 2.96% interest rate from $100,000.00 to $299,999.99 (4.00%-3.00% APY on total balance); 2.72% interest rate from $300,000.00 to $499,999.99 (4.00%-2.75% APY on total balance); and 2.47% interest rate on balances above $500,000.00 (4.00%-2.50% APY on total balance). Each rate applies only to the portion of the balance within its tier, and your total yield is a blended rate across tiers. $0.01 minimum to open and $1.00 daily balance required to earn the disclosed APY. New and existing customers eligible. Funds must not come from an existing GSB account. Rates subject to change based on market conditions.

***Business Spring Savings Offer:** Earn an interest rate of 3.93% with a 4.00% Annual Percentage Yield (APY) on your balance up to $99,999.99; 2.96% interest rate from $100,000.00 to $299,999.99 (4.00%-3.00% APY on total balance); 2.72% interest rate from $300,000.00 to $499,999.99 (4.00%-2.75% APY on total balance); and 2.47% interest rate on balances above $500,000.00 (4.00%-2.50% APY on total balance). Each rate applies only to the portion of the balance within its tier, and your total yield is a blended rate across tiers. $0.01 minimum to open and $1.00 daily balance required to earn the disclosed APY. New and existing customers eligible. Funds must not come from an existing GSB account. Rates subject to change based on market conditions.

***All Access Home Equity Line of Credit:** New All Access HELOC customers only. Subject to credit approval. No Points. Credit line limits between $25,000 and $500,000. Maximum Combined Loan To Value (CLTV) is 80%. Other terms and conditions apply. The introductory APR of 4.99% ("Introductory APR") is a promotional rate that is fixed for the first 12 monthly billing cycles ("Introductory Period") as long as you maintain a minimum balance of at least $25,000 on your line. If that minimum balance is not maintained throughout the entire Introductory Period, the Introductory APR may end early and your Account will begin to accrue interest based on a variable rate formula. In any event, once the Introductory Rate ends, your interest rate can change monthly and will be based on a variable rate formula. With that formula, as long as you maintain Automatic Payment Feature, your rate will be equal to the Prime Rate (as published in the Wall Street Journal): 7.50% (as of 03/31/2025). Our Automatic Payment Feature is a convenient way for you to make your monthly payments directly from an Access deposit account maintained at Guilford Savings Bank. The maximum APR is 17% and the minimum APR is 3%. An annual membership fee of $95.00 is required. An Early Termination Fee will be required if the Account is terminated within the first 2 years. Homeowner's insurance required. For credit limits in excess of $250,000, you must pay for a full appraisal (appraisal costs can range from $510 to $1,200). If property held in trust, trust review fee ($600) and attorney closing fees (Estimated $650-$850) will apply. Homes for sale or intended for sale within the next six months are not eligible for this promotional product. Other terms and conditions apply. Offer may be withdrawn at any time. For more information, see a bank representative.