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FOR IMMEDIATE RELEASE

WaterStone Bank Launches HERO Program for First Responders

Wauwatosa, Wis. — 1/7/2019 — WaterStone Bank ("WSB"), a community bank serving Southeastern Wisconsin, announced today the launch of its HERO program* exclusively for first responders.

The HERO acronym was chosen to reflect the selflessness of this population and stands for "Honoring Emergency Responding Officials." The program is an add-on feature for personal checking accounts and offers a number of benefits including \$100 with direct deposit, 3-in-1 escape tool upon enrollment in the program, annual voucher for a free US flag, no fee ATM transactions, no fee overdraft protection transfers, no fee money orders, and more.



WaterStone Bank employees share a large sense of appreciation and respect for the important work first responders do every day and this program is one way WSB celebrates these individuals.

"Every day, first responders put their own lives on the line to ensure our safety. WaterStone Bank would like to recognize these unsung heroes with banking products, and services, that show our gratitude for their bravery," said Doug Gordon, WaterStone Bank president and CEO.

Do you know a hero that deserves to be recognized for their service? If so, nominate them for WKLH's Hometown Heroes at http://www.WKLH.com/HERO by February 28, 2019. Winners will receive lunch at their station compliments of WKLH and WaterStone Bank. To enroll in the HERO program, stop into one of WSB's 11 convenient locations.

*To enroll in the HERO Program you must show an employee ID, business card, badge or pay stub as proof you are a currently employed or retired service member of the Fire Department, Police or Sheriff's Department, Emergency Medical Technician, including administrative staff or volunteer, and have a WaterStone Bank (WSB) Checking account. \$100.00 direct deposit credit requires a \$200.00 minimum automatic deposit of government benefit or employer payroll to be received within 90 days of enrollment. \$100.00 will be credited to your WSB Checking account on the first statement cycle after the direct deposit is received. A statement cycle may be from the 17th (a calendar day) of a month to the 16th (a calendar day) of the next month. Fees that are assessed to your Checking account for withdrawing funds at an ATM with your WSB CheckCard will be refunded to your WSB Checking account within the next business day. WSB Option Flex Line-of-Credit annual fee will be refunded to your WSB Checking account within 30 business days of the fee being assessed to your Option Flex Line-of-Credit. \$500.00 will be credited to your WSB Checking account within 30 business days of closing your 1st mortgage home loan with WSB

and setting up autopay from your WSB Checking account. You may only receive this benefit one time with WSB. Free Heroes edition checks will be provided by WSB and this benefit does not include reimbursement of other check designs you have previously purchased or plan to purchase. Free Gift will be provided annually in September if at that time your average balance of deposit accounts you own is greater than or equal to \$2,500.00 or you have a WSB Option Flex Line-of-Credit or 1st mortgage home loan. All benefits and features for the HERO Program are subject to change at any time.

About WaterStone Bank

WaterStone Bank, established in 1921, offers a full suite of personal and business banking products. The community bank has branches in Wauwatosa, Brookfield, Fox Point/North Shore, Franklin/Hales Corners, Germantown/Menomonee Falls, Greenfield, Oak Creek, Oconomowoc/Lake Country, Pewaukee, Waukesha/Brookfield and West Allis, Wisconsin along with a commercial lending branch in Minneapolis, Minnesota. WaterStone Bank is the parent company to Waterstone Mortgage, which offers mortgage banking offices in 25 states. For more information about WaterStone Bank, go to http://www.wsbonline.com. Follow WaterStone Bank on Facebook, Twitter, LinkedIn, YouTube and Google+.

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