

Account Number: XXXXXX

Managing Your Accounts

-  Customer Support 617-666-8600
-  Telephone Banking 800-796-9020
-  Website www.winterhillbank.com
-  Mailing Address P.O. Box 9105
West Somerville, MA
02144-9105



Welcome to your New and Improved Winter Hill Bank Statement

We've listened to customer feedback and understand that your statement is one of the most important pieces of communication you receive from us. So, we've redesigned it to make it easier for you to read and navigate. The new format lists your checks and other debits, as well as deposits by date order. The Summary of Accounts keeps all of the vital information in one place including all account details.

Questions?

Visit us online at www.winterhillbank.com or call 617-666-8600.



Summary of Accounts

Account Type	Account Number	Ending Balance
SMART CHOICE	XXXXXX	\$0.00

SMART CHOICE - XXXXXX

Account Summary

Date	Description	Amount	Description	Amount
No activity this statement period				

Account Activity

Post Date	Description	Debits	Credits	Balance
	Beginning Balance			\$0.00
	No activity this statement period			
	Ending Balance			\$0.00

Account Number
Payment Due Date
Amount Due

Late fees in the amount of _____ will be assessed on payments received after _____.

Explanation of Amount Due

Principal
Interest
Escrow for Taxes and Insurance
Other Escrow Due
Regular Monthly Payment
Total Fees and Charges
Overdue Payments
Total Amount Due

Account Information

Property Address
Commitment Amount
Outstanding Principal
Interest Rate(Until 04-01-2029)
Principal Balance
Available Amount

Past Payments Breakdown

	Paid Last Month	Paid Year to Date
Principal		
Interest		
Escrow (Taxes and Insurance)		
Other Escrow		
Fees		
Total		

Important Messages

If you are experiencing financial difficulties, see the following pages for Important Consumer Information. To find free or low-cost HUD-certified counseling agencies in your area, please call 1.800.569.4287 or visit the HUD website at www.hud.gov.

Partial Payments: Any partial payments received are not applied to your mortgage, but instead are held in one or more separate suspense accounts. Once we receive funds equal to a full monthly payment, we will apply those funds to your mortgage.



Welcome to your New and Improved Winter Hill Bank Loan Statement

We hope that you find your newly designed loan statement easy to read, follow, and navigate. It contains much of the same information as before, but now with a more vibrant design layout.

Thank you for choosing Winter Hill Bank!

Questions?
Visit www.winterhillbank.com or call
617-666-8600.



Detach and mail your coupon with your payment



Please enter any changes to your account on the back of this coupon and mail in.

Please make checks payable to Winter Hill Bank.

Account Number:

Amount Due	
Due By	Late Fees in the amount of \$ _____ will be assessed on payments received after _____.
Total Amount Enclosed	\$ _____

WINTER HILL BANK
P.O. BOX 9105
WEST SOMERVILLE, MA 02144-9105

