



Watertown
Savings Bank

60 Main St.
Watertown, MA 02472
(617) 928-9000

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Club 50

Volume Issue • May 2020

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The Latest

Connie's Corner

May 2020

Dear Club 50 Members,

We hope you and your families are staying safe and healthy.

We are all probably feeling very restless and are getting weary of not being able to go back to our normal routines.

The hardest thing may be that we cannot hug and hold our grandchildren!

The second hardest thing is that we cannot travel together!

We must remain hopeful and optimistic about the future.

The Bank is actively monitoring the restrictions and recommendations set by our Governor and the CDC.

We are now definitely cancelling all travel through August, and have to face the realization it could last even longer.

Group Travel is just that...GROUP.

We are sitting close together on a bus, on a plane, at meals...Everywhere!

It may take longer than we thought to become comfortable doing so again.

But, as my Dad used to say, "we must keep smiling and stay positive."

Many of you are wondering what you can do to help during this time.

Right now, your job is to stay home.

Support local businesses if you can. Order take-out from local restaurants. Most of them deliver. Whatever you do, stay safe. There are many individuals and businesses who are making homemade masks. If you, or anyone you know, needs one, let us know!

If you need help grocery shopping, let us know! We are here for you!

Let us continue to thank and say prayers for our healthcare workers, first responders, grocery clerks, drivers, government workers, volunteers, and many more.

We want you to stay healthy and safe! We will travel again!

Just keep singing our theme song, and we will soon be...

"ON THE ROAD AGAIN"

Be well my friends,
Connie



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The Latest

From WSB to Our Customers

A Few Updates

We want to assure you that our customers' and employees' safety is our priority during these unprecedented times. We are here for you and are available to address any of your banking needs.

Committed to Personal Service

Customer Support is available and happy to help you with any of your banking needs. We invite you to call Customer Support at 617-928-9000.

Drive-Up Window Locations Are Open

Our drive-up window locations remain open regular hours. You are welcome to visit the drive-up windows available at the following locations: Church Street, Warrendale, Market Basket, North Waltham/Lexington, Waltham Center, and Arlington. For hours and addresses, please visit: watertownsavings.com/locations

****As of Thursday, April 16th, business hours at ALL of our drive-up locations will be 8:30am to 4:00pm, Mondays through Fridays. Saturday hours will remain the same.****

Online Banking and Mobile Banking: Account Access from your Home or Anywhere

Manage your WSB accounts from your home or virtually anywhere using Online Banking and the WSB Mobile Banking app. These digital tools let you easily and securely:

- Check your account balance
- Pay bills
- Transfer money
- Deposit your check using your smartphone
- Set up real-time alerts to keep track of your account activities and WSB debit card
- and more!

To get started, access WSB Online on our website. To enroll, visit our website and locate the 'enroll' link on the Account Login box. Download the WSB Mobile Banking app from your iPhone's App Store or your Android's Google Play. You will be able to enroll when you open the app.

For additional information and to watch how-to videos, please visit our digital banking tools page.

As we navigate this new situation, we want to assure you that we are available to help.

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COMING SOON! Club 50 Photo Contest!

June through October 2020

Watertown Savings Bank will be holding a contest for our Club 50 Members who have a sharp eye for capturing memories! As you know, Club 50 is celebrating its 25th Anniversary in 2020. Help us celebrate by submitting a photo you took while enjoying a Club 50 trip or event. Visit the Club 50 page on the WSB website to learn more about the contest and photo submission rules when it launches next month, in June!

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Photo Contest: An Example

from Oktoberfest, taken by Arielle!

This was from our 2019 trip to East Hill Farm Inn, where we enjoyed a family-style meal and live music from an Oompah-Band! Dancing and singing was a great way to enjoy the Fall season. (And eating, too).

I chose this photo because it was a very personal moment -- a chance to ask questions and hold an amazing instrument. For someone like myself, who can't play an instrument to save my life, I was very very impressed!!

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Club 50 Trips for 2020

I know that we are all anxious for things to return to "normal" – but right now, we have everyone's safety on our minds!

That being said, we have unfortunately had to **cancel our trips through August, 2020.**

We hope to be able to reschedule some of the trips we know everyone was looking forward to! But of course, we have to wait and see.

In the meantime, we are cooking-up some other fun activities like the contest we have scheduled to launch June 1st!

As always, please reach out with any questions, or just to chat. Thank you for understanding, and practice self-care! See you soon!

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Rescheduled Events

Spring Shred Day

Originally set for Saturday, April 18th.

This seasonal event has been cancelled with the hopes of hosting it this summer!

This event is so important to us--and fun, too! And be sure to mark your calendars for our Fall Shred Day, set for October 17th at the Main Office Branch from 9am-12pm.

Operation American Soldier Collection

Originally set to collect for the month of April.

We appreciate their mission, and we still hope to reschedule soon!

Sheepshearing Festival at Gore Place Originally set for Saturday, April 25th.

The annual Sheepshearing Festival hosted by Gore Place has been postponed to a date TBD. See their website for more details:

goreplace.org/about/news/covid-19-news-sheepshearing-updates

Please continue to support your local artisans and your community, if you can.

Hopefully we will see you there, soon!

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WSB Employees are Working Hard!

Watertown Savings Awards More Than \$20 Million in PPP Loans

By Charlie Breitrose | April 30, 2020 | Watertown News
watertownmanews@gmail.com or 617-458-9561

One of the key parts of the Federal CARES Act, passed by Congress in response to the economic hardships caused by the COVID-19 outbreak, was the program to prevent layoffs, called the Payroll Protection Program or PPP.

Loans were granted to businesses who applied through their banks. Locally, one of the institutions used by many in town is Watertown Savings Bank, which announced it handed out more than \$20 million in PPP loans.

The program allows for forgivable loans of up to \$10 million, but the average amount of the PPP loans approved by Watertown Savings was close to \$35,000. The loans will not have to be paid back if the business does not cut any staff during the 8-week loan period.

Loan proceeds can be used to cover payroll costs, and most mortgage interest, rent, and utility costs. The initial \$350 billion for PPP loans has run out, but Congress recently passed a second stimulus bill, which added \$300 billion for PPPs.

Watertown Savings President & CEO Brett Dean sent out the following statement:

Watertown Savings Bank is pleased to announce that our lending department has worked day and night to secure Small Business Association (SBA) approval for 100 percent of PPP loan applications it has received as of April 27 from its small business customers.

WSB's median PPP loan size was \$34,612. These loans were provided to the small businesses in our local community to help support and maintain staff levels. In all, over \$20 million was added to our local economy as a result of these loans.

(See more information about the PPP loan program from the Small Business Administration (SBA) by visiting www.sba.gov/funding-programs/loans/coronavirus-relief-options/paycheck-protection-program.)

-Watertown News article "Watertown Savings Awards More Than \$20 Million in PPP Loans" can be read online, here: www.watertownmanews.com

This article was published Watertown News on April 30, 2020. Watertown News is an independent, locally owned news website, and is not affiliated with WSB.



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The Fun Life of Victoria Sampson

Honoring her Memory

We were very saddened to hear about one of our long time Club 50 members, Victoria or "Vicky" Sampson, who passed away on April 18th.

Vicky and her sister Ann Calabro traveled with Club 50 on many, many trips, right from the beginning.

Vicky was so easy going, fun loving and had a great sense of humor. She was such a joy to have traveling with us. She will be sorely missed.

Rest In Peace Vicky...now everything really will be "Easy Peasy."

Please keep her sister Ann in your thoughts and prayers.

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On the Go & In the Know

Customer Choice Awards

Winners Announced!

Customer Choice Awards: Giving Back to Local Communities
edited from the WSB Website

It is especially during challenging times that we show our resilience and sense of community. Our local non-profit organizations continue to make a tremendous impact on those in need. In recognition of the Bank's 150th anniversary this year, WSB has donated \$150,000 to local non-profit organizations voted on by our customers as part of the 24th Annual Customer Choice Awards.

The Customer Choice Awards is an opportunity for our customers to vote for their favorite local non-profit organizations. Each year we hold a special awards ceremony to recognize these organizations and present them with their donations based on the customers' votes. Since we can't be together, we will present this year's Customer Choice Awards winners virtually.

Take a break from the daily news -- watch our announcements of the winners! All 3 videos are available now on our website: watertownsavings.com. Visit us on our Facebook page (www.facebook.com/WatertownSavingsBank) to learn more about your local non-profits, see their comments, and "like" their pages. And while you're there, we invite you to "like" our page, too! Thank you to all of our customers who voted in the 24th Annual Customer Choice Awards. We are proud to give back on your behalf especially during these trying times. We are all in this together. Congratulations to every single winner -- you deserve it! Your community loves what you do!

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Tips for Seniors to Avoid Loneliness & Isolation

from the Watertown Senior Center

Here is the latest information from the Watertown Senior Center provided by the Watertown Council on Aging:

Please note that **the Senior Center is currently closed** for all programs, activities and services, senior parking permits, appointments, and shuttle bus services until further notice due to COVID-19. Although the building is closed, staff will still respond to your phone calls and to emails. You can reach us by calling the Senior Center at (617) 972-6490 or by emailing SeniorCenter@watertown-ma.gov. We will get back to you.

For information about COVID-19, you can call the Town's hotline at (617) 972-6565. As always, Call 9-1-1 in the event of an emergency.

The **Watertown Food Pantry** is located at 80 Mount Auburn Street and **is open on Tuesdays from 10:00 AM – 2:00 PM**. Donations of food will be accepted from 9-2, also on Tuesdays. Monetary donations can be made payable to Watertown Food Pantry and sent to the Watertown Senior Center at 31 Marshall Street, Watertown, MA 02472. Thank you to everyone who has donated funds and food for our neighbors. We are grateful for your support. Link to other Food Pantries: www.watertown-ma.gov/322/Food-Pantries

Finally, April is National Volunteer Recognition Month and **we want to express our tremendous thanks to everyone who shares of their time and talents with the Watertown Food Pantry and the Council on Aging/Senior Center**. Your support of our programs and services in so many ways truly makes the difference! Thank you!

Sincerely,
Anne-Marie Gagnon
Director of Senior Services
(617) 972-6490
SeniorCenter@watertown-ma.gov

Avoiding Social Isolation and Loneliness During COVID-19

Social isolation and loneliness are serious health issues. A terrible irony of the coronavirus is that steps to prevent its spread increase the risks of social isolation, which carries its own devastating health effects. A report last year by the National Institute on Aging said social isolation and loneliness are linked to higher risks of high blood pressure, heart disease, obesity, a weakened immune system, anxiety, depression, cognitive decline, Alzheimer's disease, and even death. But social distance does not need to lead to social isolation: the following are some ideas that might help:

Talk With Others Outside While Standing Six Feet Apart: With the weather getting warmer, you could set up folding chairs six feet apart and invite a friend or neighbor for a chat. Or you could take a walk and strike up conversations with neighbors while maintaining a sixfoot distance.

Get on The Internet: Those who are techsavvy can take advantage of the many opportunities to connect online with others through email and social media such as Facebook, Skype and YouTube. You can even do daily group meditation, free through June, on www.MindOasis.com. Also free during this health crisis is premium access to Sanvello app. This app., with over 3 million users, aims to help stress, anxiety, and depression and features a "Staying Socially Connected" Community that offers connection and support.

Make Phone Calls: Now is a good opportunity to reach out to others you haven't talked with for a while to see how they're doing. Try to pick up the phone and talk with someone each day. Those who can navigate a smart phone can use apps such as Skype, Facebook Messenger and WhatsApp, which let users see as well as hear each other. Those with an Apple device can use FaceTime and those with an Apple or Android device can use the Google Duo App.

Listen to Talk Radio or Podcasts: Some people find that listening to talk radio helps keep them company. Some of the talk radio stations in the area are WBZ 1030AM, WGBH 89.7FM, WRKO 680AM and Bloomberg 106.1AM/1330AM.

Read Books: It was C.S. Lewis who said, "We read to know that we are not alone." Those who are online can use their library card to download or stream thousands of eBooks & digital audio books. Many publishers, databases, newspapers, and other digital media platforms have, for a limited me, expanded free access to digital content that normally requires a subscription. If you're not online, now is a great time to revisit your own bookshelves. As Oscar Wilde said, "If one cannot enjoy reading a book over and over again, there is no use in reading it at all."