



Celebrating 125 Years!

Save As You Spend Account

We are happy to introduce our new Save as You Spend Savings Account. We are offering a great introductory rate of 10.25%, 10.81%* APY for our 125 Year Anniversary Special.

***Introductory 10.81 % Annual Percentage Yield for a Six Month period starting the day you open the account. Rates are subject to change at any time following the six month introduction. No minimum balance required to obtain APY. Restrictions may apply.**

How Does It Work: When you enroll in the Save as You Spend Account, we round up the amount of any point of sale (POS) debit card purchase made by you or a joint owner of your checking account to the next whole dollar amount, and transfer the amount in excess of the purchase price from your checking account to your savings account. For example a transaction is completed using your Visa Debit Card for \$25.01, we round up to the nearest dollar and automatically transfer the \$0.99 into your Save As You Spend account.

Depending upon how frequently you use your card the money can add up quickly and before long you will be well on your way to saving money while making everyday purchases. We do all of the work for you!

When does the Transfer Occur: As each POS transaction posts to your account, the amount of the round-up will then be transferred from your checking account to your Save As You Spend savings account.

What Are the Account Restrictions: The only deposits allowed are the transfer of the excess from the debit card purchase. No other deposits are accepted. You may withdrawal from the account at any time without penalty.

To open a new Save As You Spend account, call your local branch or visit a Customer Service Representative today and let us help you Save As You Spend!

