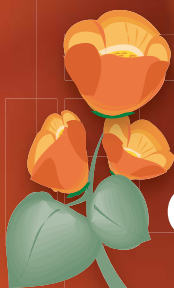


GOLDEN POPPY ACCOUNT

For customers age **50 or better!**



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features of the **GOLDEN POPPY ACCOUNT**

- ❁ Free box of logo checks per year
- ❁ Active account holders receive one-quarter percent (.25%) bonus on new Certificates of Deposit that exceed \$5,000[†]
- ❁ \$10/yr safe deposit box discount (based on availability)
- ❁ No fees for:
 - Cashiers checks
 - Gift cards
 - Internet banking
 - Telephone banking
 - Bill pay
 - Stop payments
 - Photo copies (up to 10 pages/mo)
 - Notary Service
- ❁ Unlimited deposits
- ❁ Free document shredding (up to 1 box/yr)
- ❁ MasterCard® debit card
- ❁ Unlimited check writing
- ❁ First overdraft fee waived
- ❁ All this and interest, too!

[†]Rate increase does not apply to promotional CD specials.