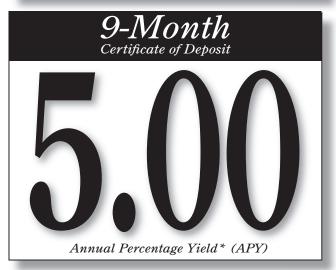
You ARE CORDIALLY INVITED TO BANK WITH DEDHAM SAVINGS.

Great Rates

Certificates of Deposit

15-Month Annual Percentage Yield* (APY)



*\$1,000 minimum opening balance (\$100 for IRAs). Above rates are subject to change without notice. Cannot be combined with any other bonus offer. A penalty may be imposed for early withdrawal.

Great Community Banking

- Dedham Savings is a solid mutual savings bank owned by its depositors and cannot be purchased
- We have always been and will always be a local, community bank with branches in Sharon and surrounding communities
- We have a steady track record of growth and success in Sharon
- Consistent winner of "Reader's Choice" awards in our communities
- Online resources of information, applications, and access to your accounts (plus telephone banking via Your Personal Bankline)
- Comprehensive trust services
- Competitive mortgages with experienced personal service oriented mortgage originators who make the process easy and fast
- Convenient location in Sharon (and all offices)
- Convenient Sharon office hours (and all offices)
- More than 2,000 Sum[™] Network ATMs regionwide (no fees)

Great Checking

LifeBanking™ "New Generation!" Checking



- Features -

- FREE LifeBanking[™] checking
- FREE Debit MasterCard FREE Automated Teller Machine
- (ATM) transactions1 FREE merchant point-of-sale (POS)
- FREE YourLink online banking and
- bill payment service FREE first order of checks
- FREE "EasyCheck" check imaging FREE telephone banking (24/7/365) with "Your Personal Bankline"
- No-annual-fee Visa or MasterCard



- Education resources: our online Financial Answer Center and seminars at our branches
- Our new Web site feature: www.bankforyourlife.com
- FREE consultation:
- The Investment Center at Dedham Savings²
- Establish credit loans³ Vehicle loan programs and special
- discount incentives First-time home buyer workshops



LifeBanking™ "50-PLUS!" Checking



- Features -

- FREE CheckPlus Checking⁴
- FREE Debit MasterCard or Automated Teller Machine (ATM) card
- FREE ATM transactions¹
- FREE merchant point-of-sale
- (POS) transactions
- FREE YourLink online banking and bill payment service
- FREE CheckPlus checks
- FREE "Easy Check" check imaging FREE telephone banking (24/7/365)
- with "Your Personal Bankline"

- Certificate of deposit (CD) offers Discounted vehicle loan rate with automatic deduction Group travel opportunities
- No-annual-fee Visa or MasterCard
- No-fee bank checks No-fee American Express Travelers Cheques
- No-fee money orders
- No-fee notary services
- Comprehensive statements Reverse mortgage programs
- Everything in the "ADULTS" category, plus much, much more!

Absolutely no minimum balance requirements for LifeBanking[™] accountsnone whatsoever!



DEDHAM INSTITUTION FOR SAVINGS. Since 1831.

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