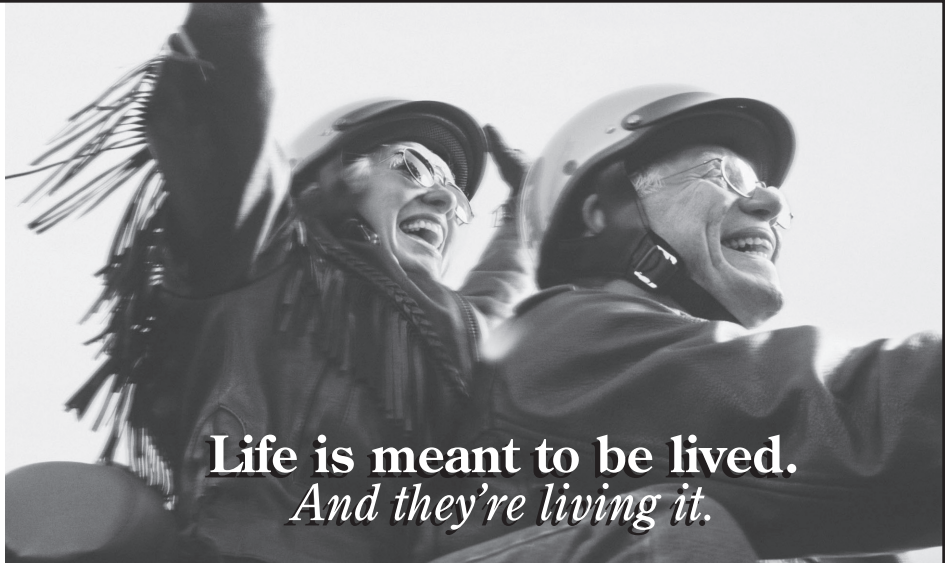


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NOTES: (1) CHECK PLUS CHECKING: No fees or minimum balance if you are 50+ OR you have \$10,000 in total deposits at Dedham Savings, otherwise \$10 per month. (2) ATM CHARGES: Dedham Savings is a member of the SUM Program with over 2,000 ATMs in Massachusetts. Other banks may assess a surcharge. Look for SUM machines to avoid ATM surcharges. Rebate of surcharges up to \$10 per statement period available. (3) INVESTMENT SERVICES: NOT FDIC INSURED. Not a deposit and not insured by any government entity. May lose value. No bank guarantee. Securities are offered through IFMG Securities, Inc. (IFMGSI), a registered broker dealer (member NASD and SIPC). Annuities are through IFS Agencies, Inc. (IFSA), a licensed insurance agency. IFMGSI and IFSA are not affiliated with Dedham Institution for Savings. Insurance products are also offered through Savings Bank Life Insurance Company of Massachusetts.