

YOU ARE CORDIALLY INVITED TO BANK WITH DEDHAM SAVINGS.

Great Rates

Certificates of Deposit

15-Month
Certificate of Deposit

5.12

Annual Percentage Yield* (APY)

9-Month
Certificate of Deposit

4.75

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 nationwide (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

- Plus -

- 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"

-Plus-

- 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™ accounts—none whatsoever!

LifeBanking™
Dedham Savings

DEDHAM INSTITUTION FOR SAVINGS. Since 1831.
Member FDIC / Member DIF EQUAL HOUSING LENDER • Member of the SUM™ Network
Telephone connecting all offices: (800) 462-1190 • Telephone Banking—Your Personal Bankline: (888) 252-0760
Dedham • Needham • Norwood • Sharon • Walpole • Westwood • Internet: www.dedhamsavings.com

NOTES: (1) ATM CHARGES: Dedham Savings is a member of the SUM Program with more than 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. (2) 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. (3) To qualify for credit services, applicant must be 18 years of age. (4) 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.