



# 4.54%<sup>APY\*</sup>

With *free*  
**REWARD** Checking

Open Your  
Account  
Online Today!  
[dedhamsavings.com](http://dedhamsavings.com)

**PLUS**  
*free* ATMs  
Nationwide!\*

No Monthly Fees &  
No Minimum Balance

To earn the Reward Rates, perform the  
following each cycle:

- 12 Point of Sale (POS) Debit Card transactions
- One Direct Deposit or ACH Auto Debit
- Receive Online Statements

#### Earn Reward Rates

**4.54%**<sup>APY\*</sup> On Your Balance  
up to \$50,000

**0.50%**<sup>APY\*</sup> On Your Balance  
Over \$50,000

#### Or Earn Base Rate

**0.15%**<sup>APY\*</sup> If Requirements  
Are Not Met

\*APY= Annual Percentage Yield

**LifeBanking.**<sup>TM</sup>  
**Dedham Savings**

**DEDHAM INSTITUTION FOR SAVINGS. Since 1831.**

Member FDIC / Member DIF  EQUAL HOUSING LENDER • Member of the SUM<sup>TM</sup> Program

Telephone Banking—Your Personal Bankline: (888) 252-0760 • Telephone connecting all offices: (800) 462-1190

**Dedham • Needham • Norwood • Sharon • Walpole • Westwood • [www.dedhamsavings.com](http://www.dedhamsavings.com)**

\*4.54% Annual Percentage Yield (APY) paid on balances up to \$50,000, and 0.50% APY paid on all amounts over \$50,000 each cycle the minimum requirements are met. If you do not meet the requirements per cycle, your account will still function as a free checking account earning 0.15% APY; however, it will not receive ATM surcharge refunds for that time period. Rates as of August 21, 2008. Interest rates and APY subject to change at any time. No Minimum Balance Required. However you must deposit a minimum of \$50 to open this account. Available to Personal Accounts only. No monthly service charge. One account per customer.