



# 6.01%<sup>APY\*</sup>

With *free*  
**REWARD**Checking

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

No Monthly Fees & No Minimum Balance

#### Earn Reward Rates

**6.01%**<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

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 Electronic Statement

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

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

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

Member FDIC/Member DIF

🏠 EQUAL HOUSING LENDER

Member of the SUM<sup>™</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)**

\*6.01% 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 November 1, 2007. 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.