




**4.54** %  
APY\*

With *free*  
**REWARD** Checking

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

# LifeBanking<sup>TM</sup>

## Dedham Savings

DEDHAM INSTITUTION FOR SAVINGS. Since 1831.  
Member FDIC / Member DIF  EQUAL HOUSING LENDER  
Member of the SUM<sup>SM</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)

### Earn Reward Rates

**4.54** %  
APY\* On Your Balance  
up to \$50,000

**0.50** %  
APY\* On Your Balance  
Over \$50,000

### Or Earn Base Rate

**0.15** %  
APY\* If Requirements  
Are Not Met

\*APY= Annual Percentage Yield

**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

\*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.