



THE NEW GENERATION


LifeBanking.TM
Dedham Savings

We Are With You.

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DEDHAM INSTITUTION FOR SAVINGS. Since 1831
Member FDIC / Member DIF  EQUAL HOUSING LENDER
Member of the SUMTM Program
www.dedhamsavings.com

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

**Dedham • Needham • Norwood
Sharon • Walpole • Westwood**



As young people begin to interact more fully with the world around them, financial matters come into sharper focus. Establishing credit, building a financial track record, paying for transportation expenses, accessing financial resources, and, as time goes by, securing housing, funding education debts, and dealing with all the etceteras of building a life take on an ever-increasing importance. Dedham Savings is dedicated to helping our “New Generation” customers accomplish all these things (and even more) in a banking environment that respects them and truly values their business. Welcome to our LifeBanking™ program for new-generation individuals who are beginning to build new, exciting worlds of their own – and on their own.

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 MasterCard³

PLUS

- Education resources: our online Financial Answer Center, seminars at our branches, and our innovative “Financial Survival Manual”
- Our new Web site: www.bankforyourlife.com
- FREE consultation: Investment Center at Dedham Savings²
- Establish credit loans³
- Vehicle loan programs and special discount incentives³
- First-time homebuyer workshops

NOTES:

- (1) ATM CHARGES: *Dedham Savings is a member of the SUM Program with over 2000 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.*

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