

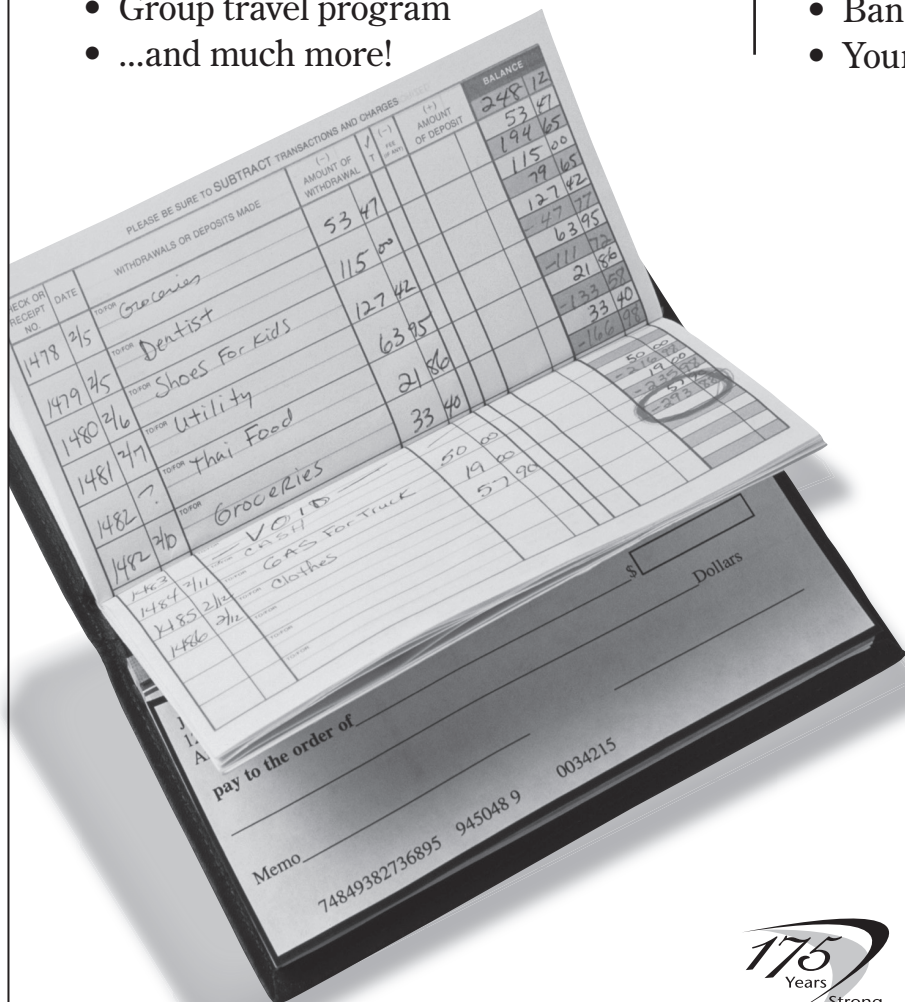
No-Transaction-Fee Checking Accounts!

CheckPlus*

- No fees on debit or ATM transactions
- No surcharges at SUM™ ATMs
- Unlimited no-fee checking
- Free checks
- YourLink: free online banking and bill pay
- Periodic bonuses and special offers
- Group travel program
- ...and much more!

Relationship Checking**

- No fees on debit transactions
- No fees at Dedham Savings ATMs and no surcharges at SUM™ ATMs
- Unlimited no-fee checking
- BankLine: 24-hour phone banking
- YourLink: online banking available



Plus "anytime"
access to
all your
account
information!

Over
16,000
calls per
month!

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Your Personal BankLine

24 Hours a Day • 365 Days a Year



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Your Bank

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INSURANCE
FUND

DEPOSIT INSURANCE SINCE 1934

The first \$100,000 per depositor is insured by the FDIC; all deposits above this amount are insured by the Depositors Insurance Fund (DIF).

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*If you are age 50 or over, you automatically qualify for no-fee, no-minimum-balance CheckPlus. If you are under 50, you must maintain a minimum of \$10,000 in total deposits at Dedham Savings. If neither of the conditions are met, a monthly fee of \$10 applies. ** You must have ONE of the following for Relationship Checking: (1) a Dedham Savings mortgage, (2) direct deposit, (3) automatic loan payment from account, OR (4) a \$1,000 savings account. Both accounts offer valuable additional features (and no transaction fees). Call us for all the details.