

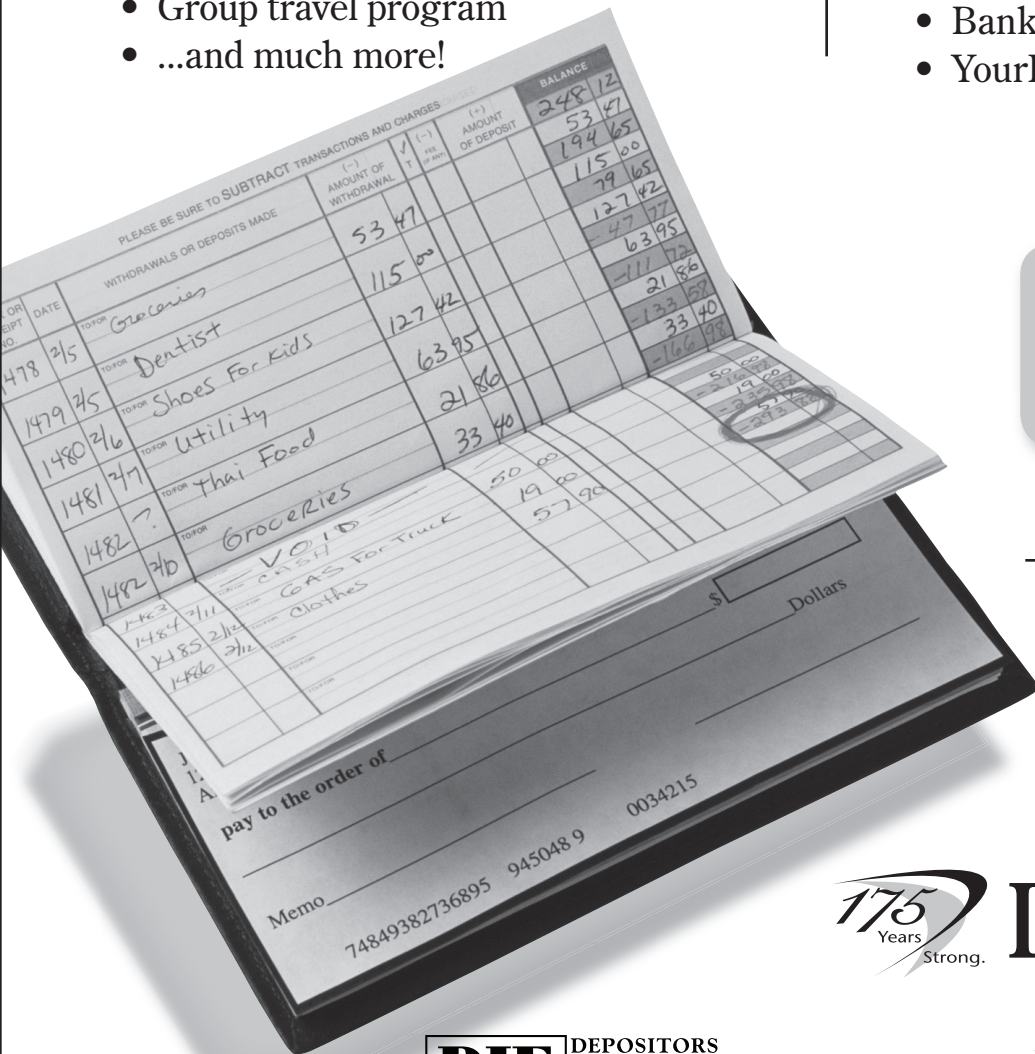
No-Transaction-Fee Checking Accounts!

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!

(888) 252-0760

Your Personal BankLine

24 Hours a Day • 365 Days a Year



Dedham Savings
Your Bank

DIF DEPOSITORS 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).

DEDHAM INSTITUTION FOR SAVINGS. Since 1831
Member FDIC / Member DIF EQUAL HOUSING LENDER

Member of the SUM™ Network • Internet: www.dedhamsavings.com

Telephone connecting all offices: (800) 462-1190

Dedham • Needham • Norwood • Sharon • Walpole • Westwood

*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.