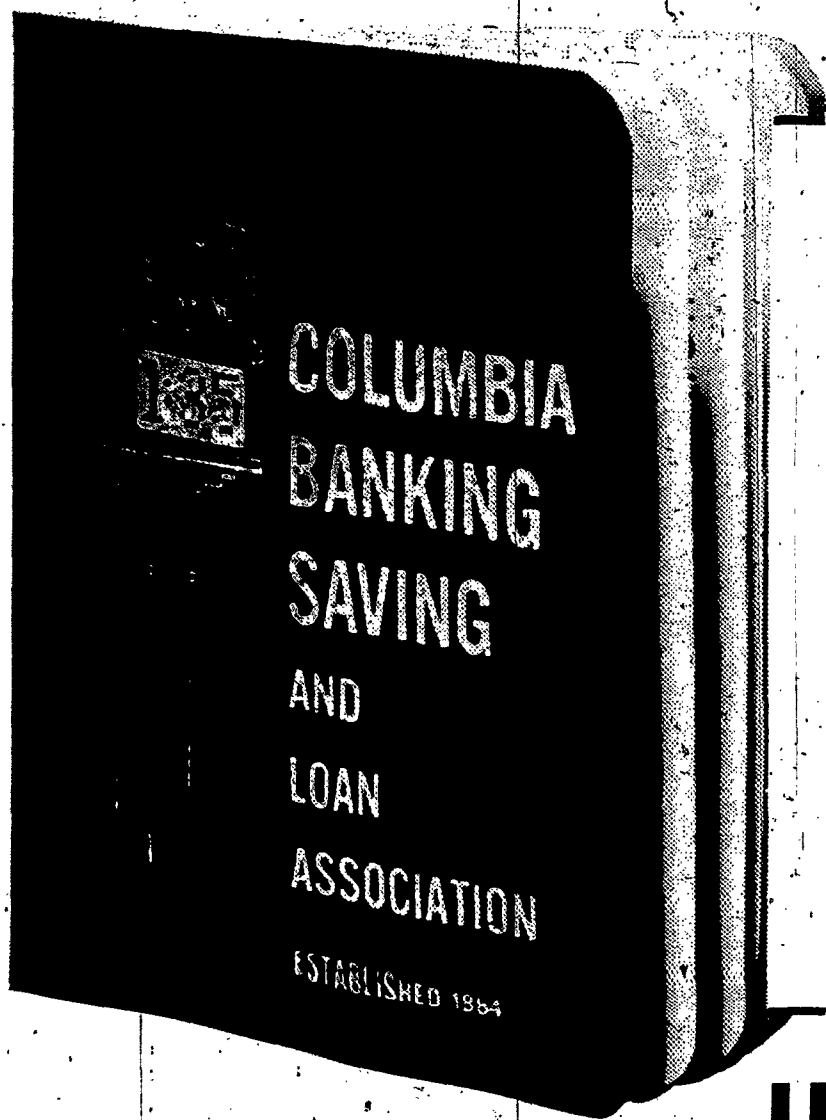


# People who save here know what you are missing!

Take a moment. Review your cash. How much money in your checking account and how much in a savings account there? Is it earning all it can? Is it earning what Columbia pays as shown in the clip-and-mail coupon below?

If you're earning anything less, or if you aren't earning at all, then it's later than you think and isn't it time you opened an account at Columbia... you'll have readily available money earning better dividends. So now that you've taken a moment, how about it? Come right in to a big welcome or mail us the coupon!

## start saving now



**Columbia Banking** SAVING AND LOAN ASSOCIATION  
10 OFFICES THROUGHOUT UPSTATE NEW YORK BY THE LANDMARK CLOCKS

I enclose \$ ..... for the account checked

Please open type of account checked:  Individual  Joint  Trust

**5%** Day of Deposit-Day of Withdrawal Accounts with daily compounding.

**5%** Regular Savings Accounts Save by the 10th of any month, earn from the first.

**5 3/4%** One Year Certificates Rate GUARANTEED if held to maturity. Minimum deposit \$1000

**6%** Two Year Certificates Rate GUARANTEED if held to maturity. Minimum deposit \$1000.

Name \_\_\_\_\_ SS# \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

Use check or money order. Send cash by registered mail only.

## you'll be worth more.

**Columbia Banking**  
SAVING & LOAN ASSOCIATION

Offices throughout the area by the landmark Time-Temperature Clocks.



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