

# 7%

per year  
for 7 years

**Community Savings Bank is offering \$15,000,000 worth of 7% Subordinated Notes. These notes are Community's promise to pay you interest at the annual rate of 7% and the principal seven years after issue date.**

#### **\$500 minimum**

You must purchase a minimum of \$500. Above \$500 in \$100 increments to any amount.

#### **Interest quarterly or monthly**

The 7% interest on notes over \$5,000 will be paid quarterly or monthly, at your option. Interest on notes below \$5,000 will be paid quarterly. Interest will be mailed to you or, if you choose, credited to your Community Savings account.

#### **Who qualifies**

Community's 7% Notes may be purchased by any individual, business, trust, partnership, corporation, guardianship, institution, estate, charitable organization, etc.

#### **Marketability**

All 7% Notes are negotiable and transferable.

#### **Rights**

As their title implies, these Notes are subordinated in right of payment to the prior payment to depositors and to certain other creditors of the Bank.

#### **What to do now**

Complete and send the coupon below. Or stop in. Or call 454-6200. We will give you the Offering Circular on our 7% Subordinated Notes.

Note Issue Dept., Community Savings Bank  
235 E. Main Street, Rochester, N.Y. 14604  
Please send me the Offering Circular on your 7% Subordinated Notes.

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_

Zip \_\_\_\_\_

**Community Savings Bank** 

Telephone 454-6200

Corner Main & Clinton; Midtown Plaza; Exchange & Broad; 100 West Ave., near Bull's Head; 424 Ridge Road West; 300 Waring Road; 2000 Monroe Avenue (near the Twelve Corners in Brighton); Corner S. Main & Church, Pittsford. Member Federal Deposit Insurance Corporation.

*This announcement is neither an offer to sell nor a solicitation of an offer to buy these securities. This offer is made only by the Circular which is available at any office of Community Savings Bank.*