

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.