

## To the Rochester Community

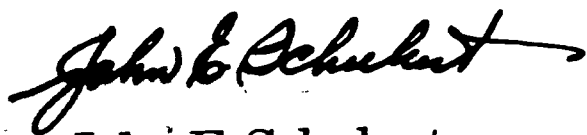
**I**f there is to be unrestricted competition on interest rates, be assured that Community Savings Bank, as the number one savings bank in this area in assets, deposits and reserves, has the means to pay and will pay higher interest rates and yields on 4- to 7-year term accounts than any of its competitors.

**Specifically, we hereby promise that you will receive at Community higher rates and yields than those advertised by any other savings institution in this area on these \$1,000 and over term accounts.**

So, if you're a present depositor, you can be assured that you will not get better rates elsewhere.

And, if you are not a depositor, you might well consider shifting your savings to Community now.

Beyond this, though, we are a thrift institution and our first duty is to protect our depositors' money while paying the highest interest rates possible. For this reason, be assured that we can guarantee these rates and still retain our identity as the safest home in Rochester for your savings.



John E. Schubert  
*Chairman and Chief Executive Officer*

# Community

## Savings Bank

Corner of Main & Clinton, Midtown Plaza, Exchange and Broad, 100 West Ave. (near Bull's Head),  
424 Ridge Rd. West, 300 Waring Road, 2000 Monroe Avenue (near the Twelve Corners in Brighton),  
Pittsford (corner S. Main and Church), Long Ridge Plaza.  
(Member FDIC)