

# Food for Thought

# Community pays the highest interest available.

# 7 1/2%                      7.90%

interest                      effective annual yield

Look at this chart and see how much money you can make on this guaranteed investment.

EXAMPLES—7 1/2% interest with a 7.90% effective annual yield

Principal	Return at 4 years	Return at 5 years	Return at 6 years	Return at 7 years
\$ 1,000.00	\$ 1,355.45	\$ 1,462.53	\$ 1,578.07	\$ 1,702.73
\$ 3,000.00	\$ 4,066.36	\$ 4,387.59	\$ 4,734.21	\$ 5,108.21
\$ 5,000.00	\$ 6,777.26	\$ 7,312.66	\$ 7,890.35	\$ 8,513.68
\$10,000.00	\$13,554.52	\$14,625.31	\$15,780.70	\$17,027.36

To put it simply, here's what this 4 up to 7 year Bonus Term Account means to you.

It pays you an unusually nice return on your investment. And because it's guaranteed you don't have to worry about it. It makes future financial planning easier because you know how much we're going to pay you; year after year during the time period you select. In fact, we'll still continue to pay you 7 1/2% interest with an effective annual yield of 7.90% even if interest rates in general drop.

To get this guaranteed high rate just open a 4 up to 7 year Bonus Term Account at Community. Minimum deposit: \$1,000. Interest compounded daily. Paid quarterly.

Yields result when interest or dividends are left on deposit for a full year.

Withdrawals from Bonus Term Accounts may be made prior to maturity only with consent of the bank and are subject to a substantial penalty under FDIC regulations.

Member FDIC

## Community

Savings Bank

Main & Clinton, Midtown Plaza, Exchange & Broad, 100 West Ave. (nears Bull's Head), 424 Ridge Rd. West, Long Ridge Mall, 300 Waring Rd., Irondequoit Plaza, 2000 Monroe Ave. (near Twelve Corners in Brighton), Pittsford (S. Main and Church).