

You'll come out ahead at Community.

FREE CHECKING

Checking that's really free.



At Community, we now offer you a checking account without hidden costs.

There's no minimum balance required, no average balance required, no service charges. No matter how many checks you write.

We even offer a line of credit up to \$1,000 for the exact amount you need.

Our free checking is really free. There's not even a stipulation that you've got to have a savings account. Though, with the high interest we pay, you may well want one.

More good reasons why you'll come out ahead when you come to Community.

PAY-BY-PHONE

Convenience and interest.



If you've been thinking about opening a Pay-by-Phone account, do it when you open your free checking account. Thousands of people already have.

Without a doubt, Pay-by-Phone is the easiest way possible to pay bills. Just pick up phone, dial 262-5900 and instruct our Pay-by-Phone operator to pay your bills. It's that simple.

One other thing.

Your Pay-by-Phone account is also a savings account. So your money earns 5 1/4% interest, compounded daily. Another good reason why you'll come out ahead when you come to Community.

THE BEST OF BOTH WORLDS

FREE CHECKING & PAY-BY-PHONE

Keep your checking account money in a Community 5 1/4% interest Pay-by-Phone account until you want to write a check. Then give us a call and we'll transfer the amount you need into your free checking account. That way you'll be earning interest when you're not writing checks.

With both accounts you've got the



best of both worlds—the ultimate in convenience. To sum it up, you can write free checks, transfer money or pay bills by phone, and even earn interest on the money you keep in your Pay-by-Phone account. How about that for coming out ahead!

Come to Community and open a free checking account or a Pay-by-Phone account or both. The choice is yours.

We give you your money's worth.

Community Savings Bank

Main & Clinton, Midtown Plaza, Exchange & Broad, 100 West Ave., 424 Ridge Rd. West, Long Ridge Mall, Irondequoit Plaza, 300 Waring Rd., 2000 Monroe Ave., Panorama Plaza, Pittsford, Perinton Square Plaza, Newark Plaza