

Prestige makes banking at Columbia better than anywhere else.

Free Checking is only one of the reasons why.



1 Free Checking

A Prestige Savings Account, no matter what the balance, entitles you to a totally free Prestige Checking Account. The same checking you're used to now, with none of the per check or service charges. Your itemized monthly statement also includes savings account transactions.

2 Statement Savings with a built-in Money Manager

Earn 5 1/4% in the day-of-deposit to day-of-withdrawal account that itemizes all transactions on one quarterly statement (monthly, if you have Prestige Checking, too). Daily Record-keeping is also easier when you carry along your Prestige Money Manager book!

3 Phone-for-Funds Transfer

Want surplus checking funds to be earning interest? Call and tell us! Columbia will transfer the amount you authorize (\$50 or more) from your checking account to your Prestige Statement Savings Account. Phone-for-Funds Transfer makes putting money back into your checking account just as easy.

4 Auto-Chek

Just call on Columbia once to Specify the amount and frequency with which you'd like money transferred from your checking account to your Statement Savings Account. Columbia will do the rest automatically. And you'll be saving *regularly* thanks to Auto-Chek.

5 Free Travelers' Checks

Whether you travel for business or pleasure, protect your money in travelers' checks that can be replaced almost immediately if they're lost or stolen. As a Prestige customer you're entitled to an unlimited amount of First National City Bank Travelers' Checks with no service charge.

6 Out-of-Town Emergency Cash

Now if you run short of funds while you're out of town, you can make emergency withdrawals (up to \$200 every 7 days) from your own Columbia account. Just stop at any of the more than 2400 participating Prestige institutions located more than 50 miles from home.

7 Safe Deposit Box

As a Prestige customer the added protection of a safe deposit box is available to you at no charge when you maintain a \$5,000 savings account balance. Consider safe guarding your valuables in a free safe deposit box at Columbia.

8 Prestige Card

Your personalized Prestige card paves the way to all the important services you're entitled to receive at Columbia Banking and at any of the other participating Prestige institutions nationwide.



Columbia Banking

SAVING AND LOAN ASSOCIATION

MAIN OFFICE: 31 E. Main St., Rochester, N.Y.

- MONROE COUNTY: Brighton, Brockport, Gates, Greece, Irondequoit, Perinton, Rochester
- ALLEGANY COUNTY: Alfred
- LIVINGSTON COUNTY: Geneseo
- ONTARIO COUNTY: Canandaigua
- OSWEGO COUNTY: Fulton, Oswego
- STEUBEN COUNTY: Bath, Corning, Painted Post
- WAYNE COUNTY: Newark
- YATES COUNTY: Penn Yan