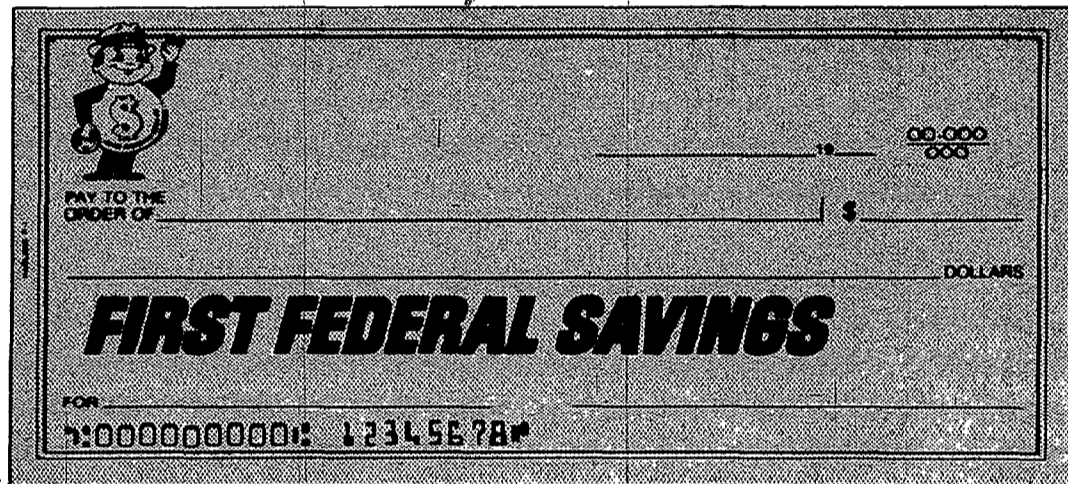




CHECK

The Difference?



DRAFT

5% daily interest 7 days a week...
plus a \$5.00 bonus

Your NOW Account is the newest service from the Home of the Hard Working Dollar. And it's simple.

Your NOW Account earns 5% daily interest 7 days a week on every dollar in your account. Your NOW Account permits you to write drafts whenever you wish to pay bills or obtain cash. Your NOW Account gives you one simple, itemized monthly statement showing all transactions, your interest earned during the month, plus all your cancelled drafts.

And... when you open your NOW Account for \$250.00 or more, we'll add \$5.00 to your account right then and there as a "bonus" from H.W.D.

Your NOW Account from the Hard Working Dollar. It's as close as you can get to earning interest on the money in your pocket. Come in to any of our 40 statewide offices and open your NOW Account right now. Your money, plus the \$5 we add, will begin earning interest immediately.

How Your NOW Account with H.W.D. earns interest

Minimum Balance	Service Fee*	Yearly Interest*	H.W.D. Bonus
\$3000	None	\$156	+\$5
\$2000	None	\$104	+\$5
\$1000	None	\$ 52	+\$5
\$999-\$250	\$3/Mo.	5%/balance	+\$5
Under \$250	\$5/Mo.	5%/balance	None

*There is never any "per draft" charge or transaction fee regardless of balance maintained. Yearly interest is based upon the principal and interest remaining on deposit for a full year. All balances earn interest.

Senior citizens and customers with social security direct deposit accounts pay no service fees—regardless of balance.

More convenient locations... Statewide

Genesee Region
One First Federal Plaza, Rochester
320 East Main Street, Rochester
1940 Monroe Avenue, Rochester
920 West Main Street, Rochester
525 Titus Avenue, Rochester
1950 Empire Boulevard, Webster
3687 Dewey Avenue, Rochester
64 Main Street, Brockport
3195 Monroe Avenue, Rochester
1986 Chili Avenue, Rochester
1100 Jefferson Road, Rochester
980 Ridge Road East, Webster
165 East Main Street, Palmyra
1552 Ridge Road West, Rochester
2315 Lyell Avenue, Rochester
750 West Miller Street, Newark
1060 Ridge Road East, (Park Edge), Rochester
2155 Penfield Road, Penfield
3228 Chili Avenue, Rochester
228 East Main Street, (Sibley's), Rochester
Country Club Plaza, (Wegman's) 850 Fairport Road, East Rochester

Western Region
360 Pearl Street, Buffalo
1550 Walden Avenue, Cheektowaga
4574 Main Street, Synder
Clarence Mall, (Park Edge), Williamsville
238 Elmwood Avenue, Buffalo

Southern Tier Region
300 North Tioga Street, Ithaca
120 North Street, Dryden
220 Reynolds Road, Johnson City
32 Washington Avenue, Endicott
18 Lake Street, Owego
247 Main Street, Binghamton
133 North Main Street, Horseheads
102 North Main Street, Wellsville

Central Region
407 South Warren Street, Syracuse
Shop City Mall, Syracuse

Capital Region
302 Central Avenue, Albany
132 State Street, Albany
13 Maple Road, Voorheesville
Mark Plaza, Quaker Road, Glens Falls

Present this Coupon

when you open your NOW Account for \$250.00 or more, at any Hard Working Dollar office. We'll automatically add our \$5.00 to your NOW Account. It's more money earning interest for you immediately. Limited time offer. Act now.

\$500 NOW

Name _____

Address _____ Zip _____

Acct. # _____

Offer expires Feb. 16, 1979.
Limit one coupon per customer.

H.W.D.... DOING MORE NOW FOR YOU AND YOUR MONEY.



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MEMBER ASSOCIATION OF ROCHESTER
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40 OFFICES STATE-WIDE