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keeps you and your family on your holiday budget, and beyond. Manage your money safely and easily this holiday season.

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†Interest is calculated on the average daily balance of your Savings Account and paid monthly. Annual Percentage Yield ("APY") is accurate as of November 1, 2011. The APY advertised applies only to the portion of your Savings Account balance which is \$5,000.00 or less. An APY of 0.10% will be paid on the portion of your Savings Account balance which exceeds \$5,000.00. Fees may reduce the earnings on your Savings Account. This is a promotional rate and is subject to change without notice. A minimum of \$1.00 is necessary to open your Savings Account. A limit may be placed on the maximum amount of funds you can deposit into your account. This limit may be exceeded by interest accruing on the funds. The limit may be changed from time to time.

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