



**More Benefits
as of July 1, 2007**

Keep the gold... and the green and silver, too!

The benefits of Gold Checking just improved

Gold Checking Account holders are now eligible for reimbursement of all ATM surcharges imposed by *other* banks—up to \$40 per account, per statement cycle. When you carry a combined minimum balance of \$10,000 in your Gold Checking account, savings account, money market account, IRA and/or certificates of deposit during each day of the statement cycle, you are eligible for this special NOW checking account feature. With a Gold Checking Account, you also receive free Gold Account checks, free cashier's checks, free money orders, free Traveler's Checks and no annual fixed IRA charge.

Plus, Gold Checking Accounts now receive interest of 1.51% APY*.

It all adds up to more green for you.

*Annual Percentage Yield. Rates effective March 11, 2008. Interest rate is variable and subject to change without notice after account is opened. Minimum balance to obtain the advertised annual percentage yield is \$10; minimum balance to open account is \$50; fees may reduce earnings.



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