



A DIVISION OF GRAYSTONE TOWER BANK

MAKE THE SWITCH!

GET \$50

when you sign up for free bill pay or direct deposit ¹

Rate Riser CD

60 months; also available for IRA

Our Rate Riser CD rewards you with a higher interest rate each year your money stays with us, for up to 5 years - **regardless of market conditions!**

FIRST YEAR **2.25** % APY²

SECOND YEAR **2.50** % APY²

THIRD YEAR **2.75** % APY²

FOURTH YEAR **3.00** % APY²

FIFTH YEAR **3.25** % APY²

Free Unlimited ATMs

With a Tower Checking Account

We believe in giving you free access to your money - **wherever, whenever.**



That's why we offer great benefits with all of our checking accounts, including:

**FREE UNLIMITED
ATM TRANSACTIONS
WORLDWIDE -**

No Strings Attached!

please visit us at any of our 14 convenient branch locations

1 866 597 2137
www.yourtowerbank.com

¹ When you open a new Tower Bank Checking Account and sign up for either direct deposit or bill pay, Tower Bank will directly deposit \$50 into your account within 30 days after either your first direct deposit or first bill pay transaction. This is a limited time offer and may be changed at any time. ² Rates are valid for both regular and IRA certificates of deposit. This product is a 60 Month Certificate of Deposit. Minimum opening deposit of \$1,000 for regular and \$500 for IRA certificates of deposit, to receive stated Annual Percentage Yield (APY) rates. Three year average APY is 2.75%. Interest earnings credited monthly. Early withdrawal penalty applies. Rate is accurate as of 02.28.2010. APY assumes interest will remain on deposit. Fees may reduce earnings. This is a limited time offer and may be changed at any time.

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