

GREAT NEWS FOR SAVERS!

If saving money is in the picture for you, now you can own a LISA (pardon the pun). It's the Liquid Investment Savings Account (LISA) that has everything an investor wants:

- earns competitive rates year-round
- A low opening balance of \$5,000
- No transaction fees
- FDIC insured up to \$250,000 per account holder
- Your money is available whenever you need it (better than CDs).

JUST A \$5,000 MINIMUM TO EARN 0.84%^{APY}

LISA can give you the flexibility you are looking for, with an investment of just \$5,000 and no set-up fees! Plus, you can earn 0.94%^{APY} when you carry a balance of \$100,000 or more and 1.03%^{APY} when you carry a balance of \$250,000 or more. If you happen to fall below the minimum balance of \$5,000, you will earn .15%^{APY} and a small \$5 maintenance fee will apply.

A SECURE & LIQUID INVESTMENT

LISA is very secure. In fact, your LISA is insured up to \$250,000 per depositor by the FDIC. You also have the security of being able to deposit additional money at any time and make unlimited withdrawals in person.

A GALLERY OF OTHER OPTIONS

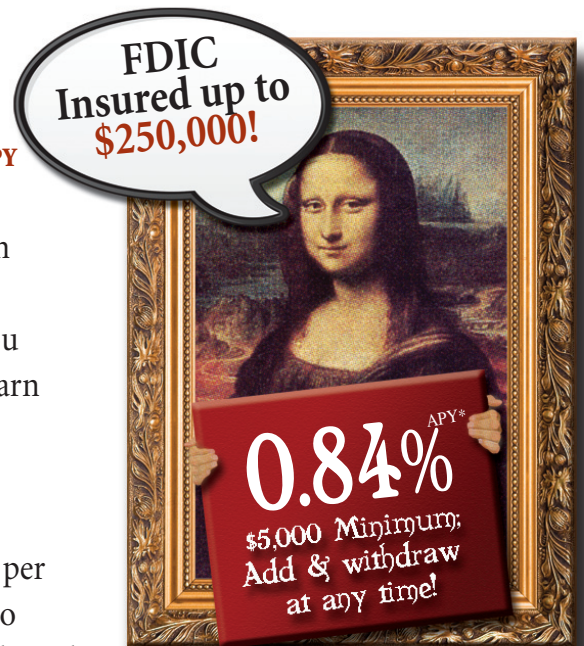
If LISA doesn't fit your investment needs for rate, flexibility and security, stop in and ask about our other options through our investment professionals. We offer numerous savings vehicles, combined with professional advice and proven strategies.

HURRY IN

Stop in or call our office to begin earning high interest rates while keeping your money liquid. This savings account is truly a work of art!

Now you can
**OWN A
LISA!**

**LIQUID INVESTMENT
SAVINGS ACCOUNT**



*Annual percentage yield (APY) effective as of 10-21-2011 and is subject to change. Plus, you can earn 0.94%^{APY} when you carry a balance of \$100,000 or more and 1.03%^{APY} when you carry a balance of \$250,000 or more. If you happen to fall below the minimum balance of \$5,000, you will earn .15%^{APY} and a small \$5 maintenance fee will apply. Other savings options available. Fees may reduce earnings. See a Personal Banker for more information.

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