We offer 4⅝% on our Savings Bonds and 5% on our Savings Certificates. Both rates guaranteed.

Our rates are different, because we're talking to different people.

It goes like this:

If you've got upwards of $87.11 to invest over a period of three years, we offer you 4⅝% a year. Guaranteed for three years. If, for any reason, interest rates go down in the next three years, you still get your 4⅝% a year. And we have to pay it.

Now. If you've got $2500 or more to invest for one year, we'll guarantee you 5%. Because the chances of interest rates going down are not quite as high.

That's all there is to it.

Both our Savings Bonds and our Savings Certificates are insured under the regulations of the Federal Deposit Insurance Corporation.

So take a look at the tables, decide what's best for you, and come in and see us.

We're here to help you.

DISCOUNT BONDS 4⅛%

Purchase Price	3-year Maturity Value
$87.11	$100
435.66	500
871.13	1000

Accrued interest at 4⅛% per annum compounded quarterly. May be cashed three months after purchase on any quarterly redemption date, without notice, and receive the full 4⅛%.

INCOME BONDS 4⅛%

Amount of Bond	Interest Paid Quarterly
$100	$1.15
1000	11.56
10000	115.62

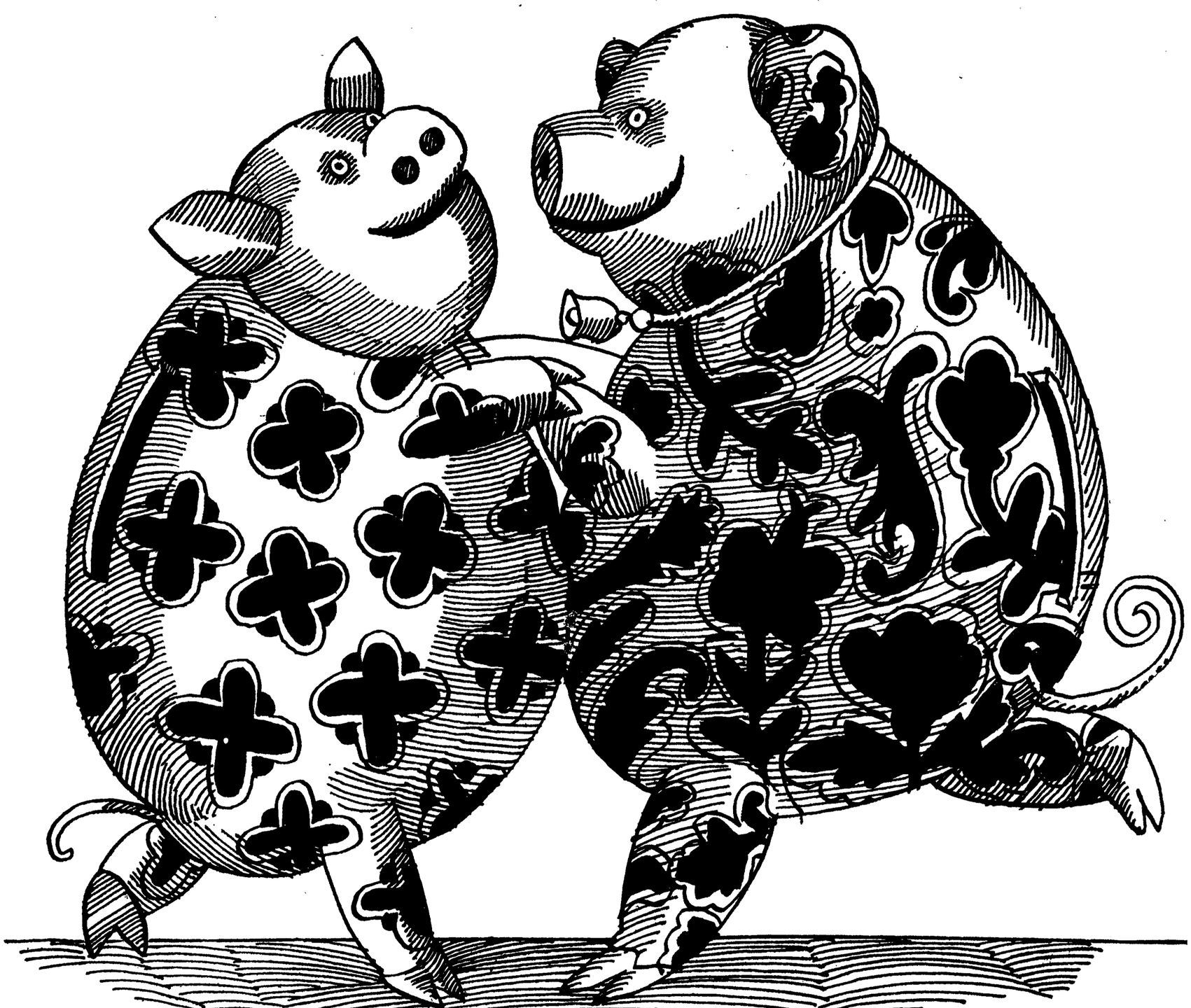
Sold with a minimum issue amount of $2500 in even multiples of $100. An interest check will be mailed to the bond owner each quarter until maturity. May be cashed three months after purchase on any quarterly redemption date, without notice, and receive the full 4⅛% interest.

SAVINGS CERTIFICATES 5%

Issued on denominations of $2500 and multiples of $100 above that amount. Interest is payable quarterly, or on the date of redemption. Can be issued for periods of from 6 to 12 months, and may be redeemed before maturity 90 days after date of issue or at the expiration of any subsequent 90 day period. There is no penalty for redemption before maturity date.

Marine Midland

MEMBER FEDERAL DEPOSIT INSURANCE CORPORATION



4⅝ or 5%. Which is better for you?

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