

We're in Your Neighborhood

Belmar Office

6301 Belair Road
Baltimore, Maryland 21206
410.426.3050

Cockeysville Office

9 Cranbrook Road
Cockeysville, Maryland 21030
410.683.4990

Hamilton Office

5600 Harford Road
Baltimore, Maryland 21214
410.254.9700

Pasadena Office

8108 Jumpers Hole Road
Pasadena, Maryland 21122
410.760.2500

Towson Office

19 W. Pennsylvania Avenue
Towson, Maryland 21204
410.823.4800

Corporate Office

501 Fairmount Avenue, Suite 200
Towson, Maryland 21286
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- › Safe Deposit Boxes
(Not available at all locations)



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Savings Accounts Tailored to Your Goals

Start your savings now! A regular Savings account is perfect whether it's your first savings account or you are saving for a specific reason like a vacation, a new car, or that rainy day!

A Savings account is an essential tool to help establish smart saving habits. Enjoy our competitive rates and watch your savings grow.

- › \$100 minimum opening deposit
- › Variable interest rate
- › Free ATM card
- › Interest is compounded daily and credited monthly
- › Minimal monthly service charge if account balance falls below \$100
- › Transaction limitations include a maximum of 6 transfers per month*

Christmas Club Accounts

A Christmas Club account is a convenient, easy way to save for the holidays. Deposit any amount, at any time. Checks are automatically sent in mid-October — just in time to kick off the holiday shopping season.

- › \$5 minimum opening deposit
- › Variable interest rate
- › Interest is compounded daily and credited at maturity
- › Transaction limitations apply*

Money Market Accounts

A Money Market account allows the flexibility of a checking account while earning a higher rate of return.

- › \$1,000 minimum opening deposit and earn APY
- › Variable interest rate is compounded daily and credited monthly
- › Tiered Interest rates – save more, earn more
- › Transaction limitations include a maximum of 6 transfers per month*

Certificate of Deposit Accounts

Invest a fixed sum of money for a fixed period of time.

- › Competitive interest rates
- › Interest is compounded daily and credited monthly
- › Annual statement
- › Penalty for early withdrawals

CERTIFICATE OF DEPOSIT TERM LENGTH	MINIMUM TO OPEN & EARN APY
91 days	\$500
6 months	\$500
12 months	\$500
15 months**	\$5,000
18 months	\$500
24 months	\$500
30 months	\$500
36 months**	\$500
48 months	\$500
60 months	\$500

**Step-Up CD

Retirement Accounts

It's never too early to plan for life after you stop working. Save for the future with an Individual Retirement Account (IRA).

IRA TERM	MINIMUM TO OPEN	MIN. TO EARN APY
13 months	\$500.00	\$250.00
18 months	\$500.00	\$250.00
30 months	\$500.00	\$250.00
36 months	\$500.00	\$250.00
60 months	\$500.00	\$250.00
18 month†	\$100.00	\$100.00

†(Variable IRA)

IRA Savings Accounts

Some details about our IRA accounts:

- › \$50 minimum opening deposit
- › Tiered Interest rates
- › Variable rate — rates may change at any time

Save Money with these Great Products

Telephone Banking

With Telephone Banker you can obtain account information for any account type 24 hours a day, 365 days a year. It's fast, easy, convenient and free.

Direct Deposit & Automatic Payments

Save yourself time with the convenience of direct deposit or automatic payments.

Free Internet Banking & Bill Pay

Don't put up with lost mail and late payments when you can go online and simplify your life with the click of a button.

E-Statements

Go paperless! E-statements allow you to reduce the amount of paper mail and receive your statement electronically. Safe and secure. Save Time. Save Trees.

Coin Counting Machines

You'll like the convenience of our coin counting machines that let you keep more of your money. If you deposit the value of the coins, counting is completely free. Coin machines are not available at all branches.

Guaranteed Signatures

For securities transfers, we offer a free signature guarantee, known as The Medallion Stamp, to our customers. All guarantees are subject to a \$250,000 limit.

Money Orders

Money orders are available in any amount up to \$1,000.

* See the account disclosure for a full list of permitted and limited transactions.