

3.00% APY*

(On balances up to \$20,000)



REWARDS CHECKING

A better banking relationship... A better rate...
A great reason to move your money to Beacon!

- ▶ No Minimum Balance Requirements
- ▶ No Monthly Maintenance Fee
- ▶ Access to over 43,000 Surcharge-Free ATMs
- ▶ Free Online Banking Services

Earning the rewards rate is easy...

- Have 1 monthly electronic deposit (Direct Deposit or ACH)
- Make at least 15 monthly debit card purchases
- Enroll & receive e-Statements



Opening your new account, even easier...

Call (888) 256.3800 x 1548
Click www.beaconfederal.com
Stop By Your local branch

*Annual Percentage Yield accurate as of 1/01/11 and is only available to individuals in our market areas. Interest rate and APY are subject to change after account is opened. Minimum opening balance: \$0. To earn stated rate account requires: One monthly electronic deposit (ACH or direct deposit), perform a minimum of 15 Beacon debit card purchases per month, must enroll and receive e-Statements. If account does not meet the monthly requirements as listed to earn stated interest rates, then the entire account balance will receive an alternative interest rate and APY of 0.25% for the month (this is a variable rate). Other restrictions may apply. Call for details. For balances \$0.00-\$999.99, APY=3.00%; \$1,000.00-\$4,999.99, APY=3.00% - 3.00%; \$5,000.00-\$9,999.99, APY=3.00% - 3.00%; \$10,000.00-\$19,999.99, APY=3.00% - 3.00%; \$20,000.00-\$49,999.99, APY=3.00% - 1.74%; \$50,000.00 and above, APY=1.74% - 1.07% (\$250,000 balance is assumed to calculate APY). Fees may reduce earnings. Account is only available to individuals in our market areas. Only one account allowed per person.