

**Truth in Savings Term Accounts  
Promotional CD/IRA  
Disclosure Addendum  
(effective February 4, 2013)**

APY (Annual Percentage Yield). To receive the promotional APY, you must have a consumer checking account (excluding money market checking) with a monthly recurring direct deposit. You need to set up a monthly recurring direct deposit to a checking account within 45 calendar days of opening the CD/IRA. If you do not meet these requirements, your CD/IRA will earn the non-promotional APY in effect at the time of opening. At maturity, the CD/IRA will revert to a non-promotional APY. Maximum \$500,000 per account holder.



An experience you can bank on.

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