

WHEN IT COMES TO ROLLING OVER YOUR RETIREMENT ACCOUNT, ONE BANK DOES ALL THE HARD WORK FOR YOU.

**20-MONTH
IRA "RATE LOCK" CD**

2.05% APY*

At EBSB, pretty much all you need to do is sign on the dotted line. We take care of the rest, including giving you a 60-day window for your 401(k) or pension fund, and 30 days if you have an IRA elsewhere. So, you get a higher rate, without all the hard work.

Call **800.657.EBSB**
or visit **ebsb.com**



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Member FDIC Member DIF

* APY (Annual Percentage Yield) assumes interest will remain on deposit until maturity. Rate effective as of 3/10/10. Minimum balance to open and obtain APY is \$25,000 new money from Trustee Transfers and Direct Rollovers to EBSB. 30-day rate lock for Transfers and 60-day rate lock for Direct Rollovers. Rate subject to change without notice. Early withdrawal provision fee is \$25 plus a 6-month interest penalty regardless of age with the exception of required minimum distribution. Fees may reduce earnings. Upon maturity, CD will renew to the then 18-month term and rate.