

BONUS RATE IRA CDS

Age has its Benefits!



***The older you are,
the higher your IRA CD Rate!***

Here's how the Old Town Bank Bonus Rate IRA CD works:

- 1) Start with our already high rate:
1.00% APY for 24 months
0.75% APY for 18 months
- 2) Let us know your age - don't worry, we won't tell anyone
- 3) We'll add your age in percentage terms to the base rate!

EXAMPLE 1	
Base Rate	1.0% APY*
Term	24 months
Age	60
Bonus	0.60% APY
Total Rate	1.60% APY!

EXAMPLE 2	
Base Rate	0.75% APY*
Term	18 months
Age	70
Bonus	0.70% APY
Total Rate	1.45% APY!

Find out what **Better Banking** is all about... at the only bank headquartered in Haywood County.

Open your Bonus Rate IRA CD today!

OLD TOWN BANK



BETTER BANKING BEGINS WITH US!

2045 South Main Street • Waynesville, NC 28786
828-456-3006

www.oldtownbanking.com



*Annual Percentage Yield (APY). Bonus Rate applies only to funds new to Old Town Bank. Minimum deposit \$1,000 to open an IRA CD.
Offer expires April 16, 2012. Early withdrawal penalties will apply. Offer subject to change without notice.

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