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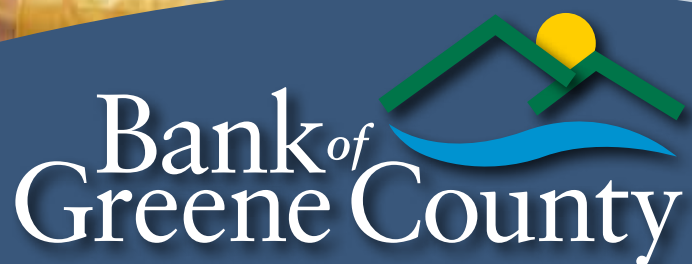
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PERSONAL & BUSINESS CHECKING

FREE e-Checking for Personal & Business!

EARN

4.00% APY*

on balances of \$1 to \$1,000

0.10% APY*

on balances over \$1,000

- Unlimited FREE transactions
- No minimum balance or monthly service charge
- Free online banking & bill pay
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- Free debit card & rewards
- Free first order of checks

With FREE e-Checking, there are no paper statements to get lost. The easy, convenient, and secure account for the way you like to bank.

Customer purchases checks after free first order. Bank rules and regulations apply. Gift is awarded when account is opened. We reserve the right to substitute a gift of similar value.

PERSONAL & BUSINESS SAVINGS

e-Savings for Personal & Business!

EARN

4.00% APY*

on balances of \$1 to \$1,000

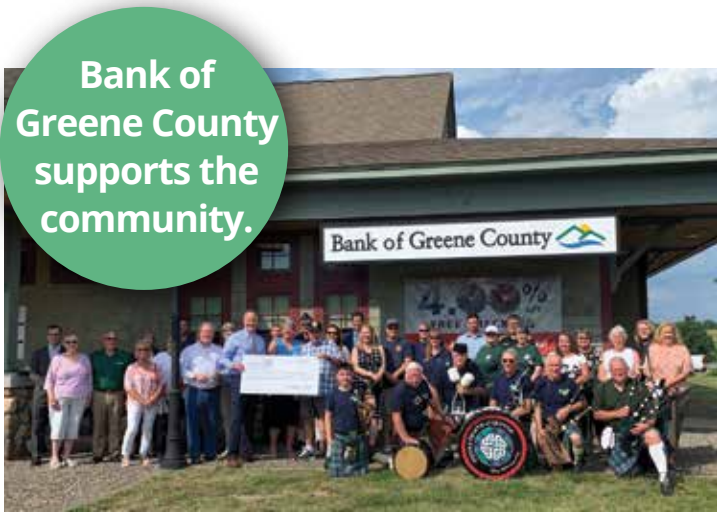
0.10% APY*

on balances over \$1,000

There's no monthly fee if your e-Savings account averages a monthly minimum balance of \$400. Minimum to open e-Savings account is \$25.

Plus: Get a free gift when you open a new checking account!

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Dedicated to serving our communities, our Charitable Foundation supports local non-profits. To date, the foundation has donated almost \$2 million back to the community. For more information, visit our website at www.tbogc.com.

BENEFITS

Easy banking is our priority!

Need to speak with us?
Give us a call at 518-943-2600.
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*Annual Percentage Yield (APY) is effective as of 9/1/21 and is subject to change without notice. Balance for APY is blended: \$1-\$1,000 is 4.00%; balance over \$1,000 is 3.99% to 0.10%. Fees may reduce earnings.

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