

Savings *Accounts*

MONEY MARKET ACCOUNTS

PERSONAL MONEY MANAGEMENT

YOUTH ACCOUNTS

IRA AND SEP ACCOUNTS

STATEMENT SAVINGS

CERTIFICATES OF DEPOSIT

 **First
Keystone
Bank**



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Bank**

Apply for your First Keystone Bank account online at www.firstkeystone.com or stop in any of our conveniently located offices in Delaware and Chester counties.

For your added convenience, your savings accounts can be accessed at the branch, through our 24-hour automated telephone system or online through our website. Depending on the savings account, you may check on balances and transfer funds from one account to another in the comfort of your home or in the branch.

Choose from:

Money Market Accounts

Personal Money Management Accounts

Statement Savings

Passbook Savings

Certificates of Deposit

IRA Accounts

Simple Choices, Competitive Rates and Innovative Products

First Keystone Bank offers a wide range of savings accounts to fit your needs. These accounts offer competitive rates, are backed by quality service, and all are federally insured up to the maximum allowed by the FDIC. For your added convenience, your savings accounts can be accessed at the branch, through our 24-hour automated telephone system or online through our website. Please ask a savings counselor for a full disclosure regarding the current rates, terms, fees and conditions of each account.

Money Market Account

Our high yield account, which requires a minimum opening balance of \$1,000 provides the ultimate convenience and flexibility. For instance, a balance of \$50,000 or more earns our highest market rate for the entire amount as indicated in the table below:

Balance Range	Corresponding Interest Rate*
\$1,000 to \$24,999	High Money Market Interest Rate
\$25,000 to \$49,999	Higher Rate
\$50,000 and greater	Highest Rate

- Actual Money Market rates may be adjusted on a weekly basis to reflect market conditions. In order to avoid a monthly service fee, you must maintain a minimum daily balance of \$1,000.*

An added feature of this account is that it affords customers the option to make up to six transfers to a third party per statement cycle, of which only three of the transfers may be by check. The remaining transfers may be made by Electronic Funds wire or you may make unlimited transfers in the Bank, and write unlimited checks from your First Keystone Bank checking account. Checks written from your Money Market Account must be for a minimum of \$500 or they may be returned and a fee will be imposed.

With a First Keystone Bank Money Market Account, you also have the convenience of the a 24 Hour Bank ATM Card, good at over 50,000 locations in 48 states and many other locations outside of the United States.

Personal Money Management Account

This account offers a higher interest rate than our traditional savings account, plus the convenient ability to write one check per monthly statement cycle. The accounts are tiered so that the higher your account balance, the higher the rate of interest earned. For added flexibility, you can make unlimited transfers, deposits and withdrawals at the branch or through the Bank's 24-hour telephone service Keystone Direct. A \$5,000 minimum is required for this account and there is a service fee if you fall below the minimum.

Statement Savings

With a First Keystone Bank Statement Savings Account, you earn competitive interest rates on a balance of \$200 or more, receive a monthly statement and maintain your own account register of transactions. A \$200 deposit is required to open the account and to avoid a monthly service fee.

You have the added convenience of access to your Statement Savings Account with your 24 Hour ATM Banking Card.

Passbook Savings

Your First Keystone Bank Passbook Savings Account pays competitive interest rates, requires a minimum opening balance of only \$200 and gives you an instant, up-to-date record of your transactions.

When you open your account, you receive a personalized account book with your initial transaction immediately recorded. Each additional deposit or withdrawal you make is tabulated and registered in your account book by bank personnel. In order to earn interest and avoid a monthly service charge, you must have a minimum balance of \$200.

Passbook Youth Account

If you are under 18 years of age, you qualify for our Youth Passbook Savings Account. It has the same great benefits as our regular Passbook Account, but you only need \$10 to open your account to avoid a monthly maintenance fee. You will begin to earn interest with a balance of \$10 or greater.

You may open the account as either a custodial account or it can be opened in the youth's name with the youth's social security number.

Certificates of Deposit

First Keystone Bank offers a wide range of terms to suit your particular investment needs. Each certificate earns high interest rates and gives you a guaranteed return. All First Keystone Bank certificates are federally insured by the FDIC.

91 Day and 6 Month Certificates

These certificates require a minimum balance of \$1,000. Interest earnings may be credited to another First Keystone Bank account or paid in full by check at time of maturity.* With a deposit of \$5,000 or more, you may also choose to receive your interest payment by check on a monthly basis.

12 Month, 18 Month, 30 Month, 4 Year and 5 Year Certificates

Only a \$500 minimum deposit is required for these certificates. Dividends may be credited to another First Keystone Bank account, or paid by check quarterly in March, June, September and December, or at maturity.* With a deposit of \$5,000 or more, you may also choose to receive your payment by check on a monthly basis.

For your convenience, dividend checks from more than one certificate can be consolidated into one check. Your check stub will detail your itemized earnings from each certificate for record keeping purposes.

24-Month Variable Rate CD

This certificate requires a deposit of \$1,000 and is tied to the 90-day T-bill. As a tiered product, the more you save, the more interest you earn. The benefit of this account is your ability to make additional deposits throughout the term plus one (1) no penalty withdrawal per calendar quarter.

* You will be notified by mail when your CD is approaching maturity. You may withdraw your funds on the maturity date or within 7 days after the maturity date, without being charged a penalty.

College Bound Certificates

First Keystone Bank answers the needs of today's parents and grandparents with the "College Bound CD," a variable rate, 5-year CD that requires a minimum initial deposit

of only \$50.00. You can also make additional deposits of \$10.00 or more at any time during the original 5-year term, increasing the worth of the CD without extending the term of deposit. A deposit in our College Bound CD is an investment in your child's future that parents, grandparents, friends and relatives can give for any occasion.

IRA and SEP Accounts

First Keystone Bank's Pension Coordinator is a specialist in Individual Retirement Accounts (IRA) and can assist you with the selection of a traditional IRA, ROTH IRA or an Educational IRA.

Those who own businesses, or who have professional occupations and do not otherwise derive retirement benefits from a pension plan, may be eligible for the deductions provided by a Simplified Employee Pension (SEP) Account.

We would be happy to work with you and your tax advisor to discuss your financial needs.

Online Banking

At First Keystone Bank, we are dedicated to offering you the easiest and safest way to do your banking. You can even open accounts online. Just log on at www.firstkeystone.com to open accounts, transfer funds, pay bills electronically, verify checks cleared and much more. Online banking is free and easy. There is a nominal monthly service fee for the convenience of electronic bill payment.

www.firstkeystone.com

Other First Keystone Bank Services

- Internet Banking www.firstkeystone.com
- KEYSTONE DIRECT 24-Hour Telephone Banking (610) 565-2400
- Checking Accounts
- Business Checking Accounts
- Passbook Savings
- Statement Savings
- Holiday Clubs
- Certificates of Deposit
- Money Market Accounts
- Personal Money Management Accounts
- Direct Deposit Service
- Individual Retirement Accounts
- Mortgage Loans
- Equity Loans and Equity Lines of Credit
- Commercial Loans and Lines of Credit
- Construction Loans
- Education Loans
- Safe Deposit Boxes
- Travelers' Checks
- The Brandywine MasterCard® and Visa Gold®
- Debit Card
- ATM Card
- Insurance services offered through First Keystone Insurance Services, LLC
- Investment brokerage services offered through LPL Financial Services*

* Securities offered through Linsco/Private Ledger. Member NASD/SIPC. Not FDIC or NCUA insured. Not guaranteed by any financial institution. May lose value.

Main Office

22 West State Street • Media, PA 19063 • 610-565-6210

Loan Office

22 West State Street • Media, PA 19063 • 610-565-7236

Branch Offices

Aston • Marianville & Pennell Roads • 610-364-7800

Brookhaven • 3218 Edgmont Avenue • 610-876-6293

Chadds Ford • Routes 1 & 100 • 610-388-3150

Chester • 23 East Fifth Street • 610-876-8131

Chester Heights • Route 1 & Stoney Bank Rd. • 610-361-1300

Media • 22 West State Street • 610-565-6210

Swarthmore • 330 Dartmouth Avenue • 610-328-9998

Willowdale • Routes 82 & 926 • 610-444-9800

www.firstkeystone.com

