

Headed off to college? Take us with you!



COLLEGIATE CHECKING



Free ATM/Debit
Card & Checks!*



ATM Fees
Rebated!**



Easily Transfer
& Receive
Money



Bank Anywhere
With Mobile &
Online Banking



NO Monthly
Service Charge

Stop by any office to open an account or call **978-462-3106** for more information.

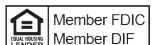


INSTITUTION FOR SAVINGS

BUILDING STRONGER COMMUNITIES TOGETHER SINCE 1820.

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To open an account you must be 17 to 24 years of age and entering or enrolled in a college degree program. May be required to validate student status and provide college name and expected graduation date at the time of account opening. After customer turns 24, account reverts to a No-Fee Checking Account. A \$10.00 minimum deposit is required to open the account. Customer agrees to enroll in and accept Electronic Statements for this account. This is a variable rate account and the customer must maintain a minimum balance of \$1.00 in the account to obtain the Annual Percentage Yield (APY); interest rate and APY may change at any time after account is opened. Must be present to open.

*First check order only. **ATM charges up to \$25 per month at non-IFS ATMs will be rebated back to the account at the end of the monthly account cycle if customer enrolls in and accepts Electronic Statements for this account. + goMobile Deposit available to qualified customers who have applied for and been approved for this service.