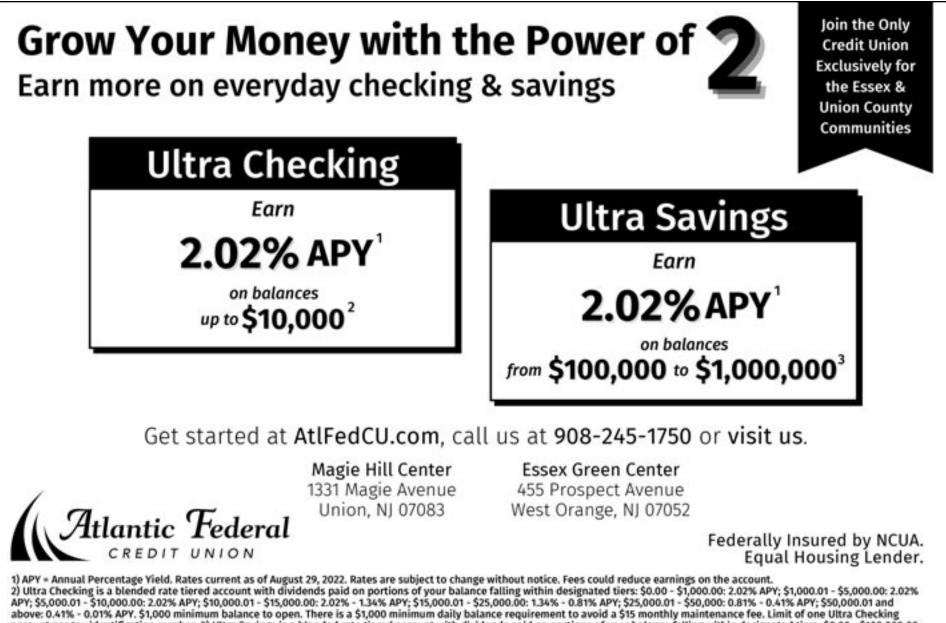
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THE GIVING GARDEN

"Thank you to our New Providence United Methodist Church for their 'Garden of Giving' growing food for our friends and neighbors in need. We are so grateful for this good service for our community." - Mayor Al Morgan



(above) The Giving Gardeners



2) Ultra Checking is a blended rate tiered account with dividends paid on portions of your balance falling within designated tiers: \$0.00 - \$1,000.00: 2.02% APY; \$1,000.01 - \$5,000.00: 2.02% - 1.34% APY; \$1,000.01 - \$25,000.00: 1.34% - 0.81% APY; \$25,000.01 - \$50,000: 0.81% - 0.41% APY; \$50,000.01 ad above: 0.41% - 0.01% APY; \$10,000 minimum balance to open. There is a \$1,000 minimum daily balance requirement to avoid a \$15 monthly maintenance fee. Limit of one Ultra Stop00.00: 2.02% APY; \$10,000.01 - \$50,000.00: 2.02% APY; \$10,000.01 - \$20,000.00: 2.02% APY; \$10,000.01 - \$50,000.01 - \$10,000.00: 2.02% APY; \$10,000.01 - \$50,000.01 - \$10,000.00: 2.02% APY; \$10,000.01 - \$20,000.01 - \$20,000.00: 2.02% APY; \$10,000.01 - \$20,000.00: 2.02% APY; \$100,000.01 - \$20,000.00: 2.02% APY; \$20,000.01 - \$20,000.00: 2.02% APY; \$20,000.00: 2