

Give Yourself a Christmas Gift



OPEN A DNBD CHRISTMAS CLUB SAVINGS ACCOUNT

**Our Christmas Club Accounts let you plan ahead
for a financially stress-free holiday.**

0.70% APY!

Start saving today and receive a payout next September
by check, transfer or even direct deposit to another bank!

We are now opening new accounts for the 2019 holidays.

*Minimum starting deposit of \$1.00 is required to open account and obtain Annual Percentage Yield (APY). Annual Percentage Yield (APY) is accurate as of 9/20/2018. APY is fixed for the club year and subject to change each club year. In the event the account is closed prior to the end of the club year, all interest will be forfeited.



**THE DELAWARE
NATIONAL
BANK OF DELHI**

 Equal Housing Lender
Member FDIC

www.dnbd.bank

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Oneonta Loan Office, 265 Main Street, Oneonta NY • 855-403-3544

Sidney Loan Office, 276 State Highway 7, Sidney NY • 855-483-3544