

YOUR BEST DEFENSE TO FALLING RATES IS TO PROTECT YOURSELF WITH OUR...

OUR STRATEGY:

Offer safety and security, flexibility and accessibility with two great accounts.

ACCESS
CD

12 month

1.50%
APY*

- Withdraw Funds - Penalty Free¹

TRIPLE
OPTION
CD

36 month

2.50%
APY*

- Rate Increase Option
- Add Additional Funds
- Withdraw Funds - Penalty Free²

Richmond
Main Office
962-9587
34 S. 7th St.

Richmond
Eastside
966-0328
101 South 37th St.

Hagerstown
489-4011
10 East Main St.

Liberty
458-6485
207 North Main St.



WEST End
BANK, S.B.

www.westendbank.com

*APY is Annual Percentage Yield. APY is accurate as of 02/01/2010 and is subject to change without notice. Minimum balance to open account and obtain APY is \$10,000. Fees may reduce earnings on the account. Early withdrawal may be subject to penalty. Offer not available on Business or IRA accounts. See a customer service representative for complete details. ¹Access CD allows a one time withdrawal of funds during the term of the CD, not to exceed 50% of the original principal balance and at least 7 days after account opening, with the penalty being waived. ²Triple Option CD allows a one time rate increase during the term of the CD to a current rate being offered on the same product. A one time addition of funds during the term of the CD, not to exceed 50% of the original principal balance. A one time withdrawal of funds during the term of the CD, not to exceed 50% of the original principal balance and at least 7 days after account opening, with the penalty being waived.