



Welcome to

# PRESENCE BANK

Since 1919, we've provided families, individuals, and businesses with quality financial solutions. Today, the same commitment remains, as does our presence in the Coatesville community. You can count on our team to operate on a service-oriented culture of high care, high performance, and high accountability. **Please, stop by one of our offices; we can't wait to greet you!**

## 36 MONTH CD

1.79 % APY<sup>1</sup>

## 19 MONTH BUMP-UP CD

1.01 % APY<sup>2</sup>  
Initiate a one time rate increase!



PRESENCEBANK.COM

<sup>1</sup> Annual Percentage Yield (APY) is effective as of May 6, 2022. This is a limited time offer and subject to change or be discontinued without further notice. Minimum opening balance and minimum requirement to obtain APY is \$5,000.00. APY assumes interest remains on deposit until maturity. At maturity, the CD will automatically renew to the standard CD product of the same term, with the current corresponding rate. Additional deposits or withdrawals of principal after the opening date are not permitted. Early withdrawal penalties apply; refer to fee schedule for details. Withdrawal of interest will reduce earnings. May not be combined with other offers. Excludes institutional investors, brokered accounts, and money for public funds. Available as an Individual Retirement Account (IRA). Fees may reduce earnings. <sup>2</sup> Annual Percentage Yield (APY) is effective as of May 6, 2022. This is a limited time offer and subject to change or be discontinued without further notice. Minimum opening balance and minimum requirement to obtain APY is \$5,000.00. APY assumes interest remains on deposit until maturity. This is a variable rate account; rate may change after the account is opened. This promotional bump-up Certificate of Deposit (CD) allows the accountholder to initiate a one-time rate increase during the original 19-month term listed. The new rate for the remainder of the term will be that of Presence Bank's current standard 18-month CD rate. At maturity, the CD will automatically renew to the standard 18-month CD product, with the current corresponding rate. Additional deposits or withdrawals of principal after the opening date are not permitted. Early withdrawal penalties apply; refer to fee schedule for details. Withdrawal of interest will reduce earnings. May not be combined with other offers. Excludes institutional investors, brokered accounts, and money for public funds. Available as an Individual Retirement Account (IRA). Fees may reduce earnings. Please refer to our website, www.presencebank.com, or call your local Presence Bank branch for current standard CD terms and rates.



We offer deposit accounts to meet your financial needs at every stage of your life, so you can maintain a relationship at a bank you trust for years to come. Simply put, our accounts are designed

*to help you prosper.*

## PERSONAL CONVENIENCE SERVICES



*free* Online Banking with Bill Pay



*free* Mobile Banking with Mobile Deposit<sup>2</sup>



*free* eStatements or Paper Statements



*free* Instant Issue Debit Cards<sup>3</sup>



*free* SaveUP Program (for Checking Accounts<sup>4</sup>)



*free* Coin Counting for Customers



## PROSPER REWARDS CHECKING<sup>5</sup>

- Low Minimum Balance Requirement
- Tiered Interest Structure
- Free ATMs Worldwide
- Free First Order of Standard Checks
- Identity Theft Protection
- One Free Domestic Wire Transfer per Month



## PROSPER LIFE CHECKING<sup>5</sup>

- Ages 50+
- No Minimum Balance Requirements
- Tiered Interest Structure
- Up to \$15.00 in non-Presence Bank ATM Fees Reimbursed per Month
- Free Annual Order of Standard Checks
- Identity Theft Protection

### COATESVILLE

(610) 384-8282, 185 E. Lincoln Highway

### GEORGETOWN

(717) 786-8800, 1099 Georgetown Road

### NEW HOLLAND

(717) 354-4696, 695 W. Main Street

### OXFORD

(610) 932-7756, 126 S. Third Street

<sup>2</sup> The Presence Bank Mobile Banking app is free. Message and data rates may apply. Check with your phone carrier for applicable fees. <sup>3</sup> Your Presence Bank debit card is free; however, some fees may apply on services or penalties associated with the debit card. <sup>4</sup> Requires linked Presence Bank Savings Account. <sup>5</sup> For Prosper Rewards Checking and Prosper Life Checking accounts, the minimum requirement to open is \$100.00. Prosper Rewards Checking minimum balance requirement is \$500.00 to avoid monthly maintenance fee. These are tiered rate accounts: \$0.00-\$499.99; \$500.00-\$24,999.99; \$25,000+. Fees charged by the ATM owner will be calculated at the end of every month and either reimbursed up to \$15.00 (Prosper Life Checking), or reimbursed completely (Prosper Rewards Checking). Customers will receive the basic subscription for identity theft protection subscription, provided by EZ Shield. Service may be upgraded at the expense of the account holder. Fees may reduce earnings. Member FDIC.