

# Personal banking made better through personal service.


- + No ATM fees, ever.<sup>1</sup>
- + Bank where you want: online, in branch, over the phone.
- + Free checking.
- + Free debit card.
- + Great savings and CD rates.
- + Prompt decisions from bankers that live and work where you do.

**Stephenson**

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<sup>1</sup>Applies anywhere in U.S. See account representative for details.  
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