



***Welcome to  
Cape Cod Cooperative Bank***

**Capelife**

There's just something special about the Cape Cod way of life. It offers special rewards that you can't find anywhere else.

When designing our relationship account, we wanted to offer rewards that were unique to the needs of our customers.

The result is the Capelife Account.



*"A part of the Cape. A part of your life."*

**800-641-1100**

**[mycapecodbank.com](http://mycapecodbank.com)**



Member FDIC  
Member SIF



Rev. 2/07 CCM-1010



*"A part of the Cape. A part of your life."*

## CapeLife Account™

In life, relationships often bring many rewards. Living on Cape Cod you know that the Cape lifestyle is its own reward. But now, for being a part of our life, Cape Cod Cooperative Bank would like to reward you for your relationship with us! You can earn special discounts, take advantage of free valuable services, even have a dedicated email address for customer service! In short, the more you bank with us, the more you get for your money!

- **FREE CapeLife Account Checks**
- **FREE Online Banking and Bill Pay**
- **FREE Telephone Banking**
- **No Annual Fee MasterMoney® ATM/Debit Card<sup>1</sup>**
- **FREE ATM Access at any CCCB or SUM ATM<sup>2</sup>**
- **No Annual Fee CCCB Credit Card<sup>3</sup>**
- **No Annual Fee Ready Reserve Credit Line<sup>1</sup>**
- **No Annual Fee IRA Plan**
- **Special CD and Money Market Rates**
- **Discounts on Auto & Personal Loans**
- **Discounts on Mortgage Closing Costs**
- **FREE Annual Investment and Life Insurance Review<sup>4</sup>**
- **Automatic Enrollment in the CapeLife Rewards Program - Featuring a DISCOUNT<sup>5</sup> ON AUTO INSURANCE<sup>6</sup> FROM ROGERS & GRAY INSURANCE AGENCY INC. and hundreds of dollars worth of savings through discounts at other local Cape Cod merchants)**
- **FREE Student Checking Account including a no annual fee MasterMoney® ATM/Debit Card<sup>1</sup>**
- **Dedicated Email Address for Exceptional Customer Service**
- **No Fee Travelers Checks**
- **FREE Notary Public Service**
- **FREE Signature Guarantee Service**
- **Discounted Wire Transfer Fees**
- **Safe Deposit Box Discount**
- **Consolidated Banking Statement**



To become a CapeLife Account customer you must have or open a Cape Cod Cooperative NOW Checking Account, then combine the balances from this account with any CapeLife Money Market Plus Account, CCCB

Statement Savings, Super Savings, and even Consumer Loans or Mortgages to maintain a combined minimum account balance of \$15,000. That's it, a combined balance of only \$15,000 and all these added benefits could be yours!

## CapeLife™ Money Market Plus

This tiered rate money market account for our CapeLife customers earns a higher rate of interest, yet gives you total liquidity of your funds! Write up to three checks per month from your CapeLife Money Market and save automatically with "Self-Pay" - the feature that automatically moves money once a week or once a month from your CapeLife Checking Account to your CapeLife Money Market Plus Account.<sup>7</sup>

- **Minimum Balance to Open/Earn Higher Rates - \$15,000**
- **Balances count toward overall balance requirement for CapeLife Account**
- **One automated transaction per month with your checking account is required<sup>8</sup>**
- **See Rate Sheets for Current Rates**

## Financial & Investment Services\*



*Located at Cape Cod Cooperative Bank*

For customers that are looking for more sophisticated investment options, Cape Cod Financial Services<sup>4</sup> is available to meet with you to discuss alternative investment vehicles.

Today, more than ever before, it is crucial to create a financial plan to assure your financial future. We help you by developing a clear understanding of your unique situation and work together with you to find the answers to meet your own personal needs.

Whether your goals are education for your children, saving for retirement, generating income or growth, or seeking tax-advantaged options, we can help. We can offer access to new investments that will work well with your existing portfolio to benefit your long term goals or help you begin an investment from step one.

With access to a diverse group of products and the benefit of long experience we will work with you, to help you realize your goals.



## Home Financing

With a Cape Cod Cooperative Bank mortgage you can easily qualify for the CapeLife Account balance requirements and take advantage of all the rewards!

Cape Cod Cooperative Bank offers a wide variety of fixed and adjustable rate mortgage products. We also offer a variety of First Time Homebuyer programs to make your first home more affordable.



We have the knowledge and expertise to make your mortgage experience simple and easy. And as a CapeLife Account customer you'll also enjoy the rewards of discounted closing costs.<sup>9</sup>

### Disclosures

<sup>1</sup> You must qualify for these products to receive related benefits.

<sup>2</sup> Other banks may charge a fee for the use of their ATM.

<sup>3</sup> Credit card issued and all services and benefits offered through 5Star Bank, Colorado Springs, Colorado.

<sup>4</sup> **\*Investment products and services are offered through INFINEX INVESTMENTS, Inc. Member NASD/SIPC. Insurance products are offered through Infinex Insurance Agency of Massachusetts, Inc. Infinex and the bank are not affiliated. Products and services made available through Infinex are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any bank or bank affiliate. These products are subject to investment risk, including the possible loss of value.**

<sup>5</sup> Auto group discounts must be approved annually by the Division of Insurance.

<sup>6</sup> NOT FDIC INSURED. NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY. NOT GUARANTEED BY THE BANK.

<sup>7</sup> Federal regulations allow a maximum of six pre-authorized transfers per calendar month, including electronic transfers, with no more than three by check in the case of the CapeLife Money Market Plus.

<sup>8</sup> Any monthly ACH debit or credit or use of Self-Pay program.

<sup>9</sup> Cannot be combined with any other CCCB offer.