

Financial & Investment Services



For customers that are looking for more sophisticated investment options, Cape Cod Financial Services 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.

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.

Banking Disclosures

- ¹ Other banks may charge a fee for the use of their ATM.
- ² You must qualify for these products to receive related benefits.
- ³ 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.
- ⁴ ATM card can be linked to any statement savings for ATM transactions only
- ⁵ Credit card issued and all services and benefits offered through 5Star Bank, Colorado Springs, Colorado.



Personal Checking & Savings Options



Connecting All Offices
800-641-1100

Visit Us Online:
www.mycapcodbank.com



Member FDIC
Member SIF



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

Form CCM-1002 Rev. 1/07

Personal Checking Options

Your checking options are very personal. Only you know how you intend to use your checking account. Cape Cod Cooperative Bank is here to assist you in finding just the right account to suit your needs. All Cape Cod Cooperative Checking Accounts offer:

- Free Online and Telephone Banking
- Free Online Bill Payment

If you...	You may want...	Because you'll get...
Have Multiple Relationships with CCCB with combined balances of \$15,000+	CapeLife AccountSM	Too many benefits to list Please see CapeLife Account brochure
Have Direct Deposit (or maintain a \$1000 minimum balance)	NOW Account	Free Checking Interest Bearing Free Online & Telephone Banking Free Online Bill Payment Unlimited Check Writing Privileges Unlimited ATM Access ¹ Free ATM/Debit Card ² No Annual Fee Overdraft Protection ² First Order of Checks Free
Have Direct Deposit (or maintain a \$500 minimum balance)	Regular Checking	Free Checking Free Online & Telephone Banking Free Online Bill Payment Unlimited Check Writing Privileges Unlimited ATM Access ¹ Free ATM/Debit Card ² No Annual Fee Overdraft Protection ² First Order of Checks Free
Have No Direct Deposit - No Problem!	My Free Checking	Free Checking No Minimum Balance No Direct Deposit Requirement Free Online & Telephone Banking Free Online Bill Payment Unlimited Check Writing Privileges Five Free Non-CCCB ATM Withdrawals Per Month ¹ Free ATM/Debit Card ² First Order of Checks Free

Personal Savings Options

Cape Cod Cooperative Bank offers a variety of savings and investment options to assist you in saving for your future.

Account Features	CapeLife Money Market Plus	Statement Savings Account	Super Saver Tiered Statement Savings Account
Available To	CapeLife NOW Checking Account Customers	All Customers	All Customers
Minimum Balance to Open Account	\$15,000	\$10	\$10,000
Free Money Order or Official Check	Yes	Yes	Yes
Monthly Statement	Yes - Combined	Yes	Yes
Free Online Banking	Yes ³	Yes ³	Yes ³
Free 24 Hour Access Line	Yes ³	Yes ³	Yes ³
No Annual Fee MasterMoney™ ATM/Debit Card	Yes ⁴	Yes ⁴	Yes ⁴
Check Writing Capability From the Account	Yes ³	No	No

In Addition

Cape Cod Cooperative Bank Checking Accounts also give you access to many great extras:

- Direct Deposit
- No Annual Fee CCCB MasterCard® or Visa® Credit Cards⁵
- No Annual Fee MasterMoney™ Debit/ATM Card²
- Consolidated Statement
- Signature Guarantee Service
- Notary Service
- Wire Transfers
- Travelers Checks

Additional Savings Options

Cape Cod Cooperative Bank also offers a number of other savings options including:

- Certificates of Deposit (CDs)
- Individual Retirement Accounts (IRAs) - both Traditional IRAs and Roth IRAs

ALL BANK DEPOSITS INSURED IN FULL
FDIC insures "self-directed" retirement accounts to \$250,000 per owner, and each other ownership category to at least \$100,000 per owner. SIF insures all additional deposits of member banks.