

Introducing Big Time Checking.

It's checking...reinvented.



Different. Bank on it.
The Connecticut Bank and Trust Company

Member
FDIC

3% APY
on account balance*

- FREE ATM usage at any bank for the life of the account*
- FREE online banking & bill pay
- No minimum balance*
- No Monthly Fee

* Annual Percentage Yield (APY) is accurate as of 1/11/2010; 3.0% APY Bonus paid on balances up to \$50,000 (interest rate of 2.96%). Interest rate for balances over \$50,000 is 1.0% with an APY of 1.0%; the interest rate and the APY may change after the account is opened, however, they are guaranteed through June 30, 2010. The bonus rate or the standard rate are applied each day to the current collected balance. There is no minimum balance to earn interest; To qualify for the 3.0% Bonus APY and the 1.0% Standard APY each qualification period (monthly statement cycle), you must: use your CBT Debit card for a minimum of 11 purchases and have a direct deposit to your account; Qualifying transactions are measured for items posted to your account for the monthly period beginning on the last business day of the previous statement cycle through to the next to the last business day of the current statement cycle. If you qualify, we will refund all non-CBT ATM fees charged and pay you the Bonus and Standard APY at your statement cycle time. If you do not qualify, you will not receive a refund of these fees and we will pay you a Base Rate of .25% with an APY of .25% on your balance. The base rate is calculated on the average collected balance for the month; if rates change during the cycle, the base rate used will be the rate as of cycle time. No minimum opening balance; Consumer accounts only.

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