

CustomChoice Retirement CD

Save Today for a Secure Tomorrow.
Open Your Traditional or Roth IRA.

18 Month Forecast for this CD: *Very Profitable*



Special Features:

- ✓ Rate Guaranteed for 18 Months
- ✓ Easy to Read Statement
- ✓ Additional Deposits Allowed
- ✓ Transfers and Rollovers from other Qualified Plans Allowed



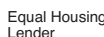
Corporate Office: 342 Broadway, Somerville

Branch Offices: 5 Cutter Ave., Davis Sq., Somerville • 691 Broadway, Ball Sq., Somerville
271 Main St., Rte. 28, North Reading • 105 Everett Ave., The Fire Station, Chelsea

Operations Center: 371 Summer St., Somerville

1-800-444-4300 | www.winterhillbank.com

A Mutual Federal Savings Bank Serving the Community Since 1906



*ANNUAL PERCENTAGE YIELD ("APY") FOR THE CUSTOMCHOICE RETIREMENT CD IS EFFECTIVE 03/25/09. THIS OFFER MAY BE SUBJECT TO CHANGE OR BE WITHDRAWN WITHOUT PRIOR WRITTEN NOTICE. MINIMUM OPENING DEPOSIT AND MINIMUM BALANCE REQUIRED TO OBTAIN "APY" IS \$500.00. SUBSTANTIAL PENALTY MAY BE IMPOSED FOR EARLY WITHDRAWAL. FEES MAY REDUCE EARNINGS.