

## Be Fire Smart



### Liberty Mutual Presents [BeFireSmart.com](http://BeFireSmart.com)

#### BeFireSmart.com

is an interactive and unique approach to helping you and your family stay safe.

BeFireSmart.com was developed by Liberty Mutual as part of our ongoing commitment to help raise awareness about fire safety and prevention.

The site contains useful and fun information for both parents and children.

- Fire safety tips to keep you and your home safe.
- Interactive games and quizzes for parents and children.
- Burning questions to test your knowledge of safety preparedness.
- Build your fire escape plan; check you home for hazards and lots more.

One important part of being fire smart is changing the batteries in your smoke detectors and carbon monoxide alarms twice a year. This will ensure that they are working in case there is a fire or CO leak. The National Fire Protection Agency states, "A working smoke alarm dramatically increases a person's chance of surviving a fire." So be sure to change those batteries!

For more information visit [BeFireSmart.com](http://BeFireSmart.com).



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Liberty Mutual is the nation's eighth-largest provider of personal lines of insurance products in the U.S. The company sells full lines of coverage for automobile, homeowners, valuable possessions and personal liability insurance. Call Patricia MacMurdo at (585) 225-4801 ext. 53708 for a no obligation quote.

Savings Rates			Loan Rates	
<b>Share Accounts</b>			<b>Signature Loans Up to \$5,000</b>	<b>12.75%</b>
<b>Term</b>	<b>Dividend Rate</b>	<b>Annual Percentage Yield</b>	<b>Home Improvement Loans</b>	<b>8.99%</b>
\$100 - \$1,499	.20%	.20%	<b>Share Secured Loans</b>	<b>6.00%</b>
\$1,500 - and up	.35%	.351%	<b>Home Equity Line of Credit</b>	<b>Special Rates Available</b>
<b>Share Drafts</b>		<b>No Dividend</b>	<b>Jr. Home Equity Loans</b>	<b>7.50%</b>
<b>Holiday Club</b>		<b>See Shares</b>	<b>Line of Credit</b>	<b>14.75%</b>
<b>Share &amp; IRA Certificates</b>			<b>VISA Credit</b>	<b>10.50%</b>
<b>Term</b>	<b>Dividend Rate</b>	<b>Annual Percentage Yield</b>	<b>Mortgages</b>	<b>Call for today's rates x5618</b>
<b>Minimum Deposit of \$1,000.00</b>			<b>Auto Financing Rates</b>	
<b>6 months</b>	<b>3.00%</b>	<b>3.02%</b>		<b>New Cars</b>
<b>12 Months</b>	<b>3.20%</b>	<b>3.20%</b>		<b>Used Cars</b>
<b>24 Months</b>	<b>3.30%</b>	<b>3.30%</b>	<b>One to Three years</b>	<b>5.99%</b>
<b>Dividend Rates (based on 1st QUARTER 2008)</b>			<b>Four years</b>	<b>5.99%</b>
			<b>Five Years</b>	<b>6.25%</b>
			<b>Six Years</b>	<b>6.50%</b>
			<b>Rates are subject to change daily. Please contact the office for current rate.</b>	

### FEE SCHEDULE Effective May 1, 2008

Fee Type	Charge
1. Debit Card (replacement).....	\$15.00
2. NSF - Non Sufficient Funds.....	\$25.00
3. Account Research.....	\$20.00/hr.
4. Foreign Check Collection.....	\$25.00
5. Legal Action Compliance.....	\$50.00
6. Copy of Check.....	\$5.00
7. Copy of Statement.....	\$2.00/pg.
8. Mortgage Subordination.....	\$50.00
9. Overdraft Transfer from Savings.....	\$10.00
10. Certified Mail.....	\$5.00
11. Fax Service.....	\$1.00/pg.
12. Collection Item.....	\$20.00

Fee Type	Charge
13. Mail Return-Bad Address.....	\$1.00/item
14. Inactive Account Fee.....	\$2.00/mo.
15. Outgoing Wire (Domestic).....	\$25.00
Outgoing Wire (International).....	\$45.00
16. Check Protest.....	\$20.00
17. Visa Late Payment.....	\$20.00/mo.
18. Overlimit - VISA.....	\$15.00/mo.
19. Stop Payment.....	\$25.00
20. Overdraft Line of Credit Late Fee.....	\$10.00
21. Check Photo Copy.....	\$5.00
22. Teller Check for less than \$500.00.....	\$2.00

#### Holiday Closings

May 26.....Monday.....Memorial Day

#### Hours of Operation

8:30 am - 2:00 pm Monday, Tuesday, Wednesday, Friday  
 8:30 am - 12 noon Thursday



*Serving RIT and the Henrietta Community*

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