



# SIMPLY SMART 2.50% APY\* MONEY MARKET ACCOUNT

## The **Simply Smart** **Money Market** Account, only from Bank of the Finger Lakes.

When you open a Simply Smart Money Market account from Bank of the Finger Lakes, your bank statement isn't the only thing that looks good. Start earning a smarter rate of return on your Money Market Account while enjoying the benefits of a Bank of the Finger Lakes checking account.

**See Why Smart Decisions Pay Off. Stop In and Start  
Earning Bigger Returns Today.**

\*Annual Percentage Yield (APY) is accurate as of 5/20/2019. The introductory rate is for balances under \$250,000 and is effective through 12/31/2019. To qualify for the introductory rate the account must be opened with new money from another financial institution. Minimum opening deposit is \$1,000.00. Requires an existing Bank of the Finger Lakes checking account with direct deposit and a debit card. A maintenance fee of \$10.00 will be imposed on the money market account if the monthly balance falls below \$1,000.00. After the introductory period, The Money Market Savings Account has a variable interest rate. The account is a tiered rate account, currently paying interest as follows: On balances of \$0 - \$49,999.99 the Interest Rate is .099% with an Annual Percentage Yield (APY) of 0.10%. On balances of \$50,000.00 - \$99,999.99 the Interest Rate is 0.149% with an Annual Percentage Yield (APY) of 0.15%. On balances of \$100,000.00 - \$174,999.99 the Interest Rate is 0.199% with an Annual Percentage Yield (APY) of 0.20%. On balances of \$175,000.00 - \$249,999.99 the Interest Rate is 0.299% with an Annual Percentage Yield (APY) of 0.30%. On balances of \$250,000.00 and over the Interest Rate is 0.399% with an Annual Percentage Yield of 0.40%. Certain transaction limitations apply. Fees could reduce earnings. Offer subject to change without notice. Call or visit your local branch for details.



**BANK of the  
FINGER LAKES**

*a unit of USNY Bank*

*What Starts Here, Stays Here.*

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100 Main Street | Penn Yan, NY 14527 | 315-536-4110  
*Open 8:30 a.m. – 5:00 p.m. (Monday – Friday)*



[bankofthefingerlakes.com](http://bankofthefingerlakes.com)