

GLOBAL REWARDS CHECKING  
GREAT CHECKING & CD RATES  
\$200 ACCOUNT OPENING INCENTIVE



YOU DON'T WANT  
TO MISS THIS  
SPECIAL OFFER!



A division of Chemung Canal Trust Company

ALBANY | CLIFTON PARK | LATHAM | SLINGERLANDS

capitalbank.com



\*APY=Annual Percentage Yield. Promotional interest paid on checking account balances up to and including \$25,000, and guaranteed through 6/30/2016 (APY assumes a \$25,000 account will be open for one year with no change in rate.) Balances over \$25,000 will earn an interest rate of 0.20% APY. On 7/1/2016, the entire balance in the account will earn interest at the tiered rates to be established for Global Rewards Checking at the bank's discretion. Variable interest-rate account. New money only, in-person only. Offer not valid for businesses and not-for-profits. Customer will receive \$100 for first direct deposit and \$100 for first completed Bill Pay transaction if within 90 days of opening account. Incentive(s) will be auto-credited to the account. \*\*Special two-year (24-month) CD available within 90 days of account opening. Direct deposit or Bill Pay must be completed to receive special CD. New money only. One account per person. Special CD will earn 2.00% APY. Minimum deposit of \$1,000. Maximum deposit of \$100,000. At maturity, or if checking account is closed during the promotional period, CD will convert to the then posted regular 24-month CD interest rate for the remainder of the term. There is a penalty for early withdrawals. Fees may reduce earnings on accounts.