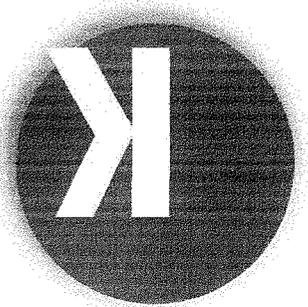


Customer Appreciation Days

... We appreciate YOU!



Friday, October 16th
 9am - 3pm
 Stop by and open an 11-Month CD, enjoy some fresh apple cider and donuts, get a free gift, and find out why we are... your kind of bank!

Saturday, October 17th
 10am - 1pm
 Free sandwiches, salads & dessert from My Place Cafe, DJ Jack Bogarski, Twisty the Balloon Gal & goodie bags for the kids!

Join us
 on Friday
 or Saturday
 for some
 food &
 fun!

Register to
 WIN a \$100
 Visa® gift card*
 and get a free
 gift while
 supplies
 last!

SPECIAL OFFER!!
1.25% APY*
 11-Month
 Certificate of Deposit



Kinderhook Bank

Your kind of bank.

180 Delaware Avenue, Delmar, NY Ph: 518.472.0340
www.kinderhookbank.com

Member
FDIC

*Annual Percentage Yield (APY) is accurate as of October 16, 2015 and applies to the initial term of the CD. We may change the interest rate and APY at any time prior to account opening without prior notice. Minimum to open account is \$500. This certificate will automatically renew into a 12-month CD and the interest rates in effect at that time. Penalty will be imposed for early withdrawal. Fees may reduce earnings. May not be combined with any other rate promotions. CD Special is a limited time offer on Friday, October 16, Saturday, October 17 and Monday, October 19, 2015 only. Kinderhook Bank and Kleeber Insurance Services employees are not eligible to enter or win raffle drawing. No purchase necessary. Winner will be notified by phone or email as indicated on raffle registration form by October 19, 2015. Free gift while supplies last.