


Five Star Bank

Banking | Investment | Insurance



✉ (/about/contact-us) 📍 (/resources/branch-and-atm-locations) 🔍



Special AAA Offers

For Valued Automobile Club Members of Western & Central New York

\$150*

Cash Bonus

When you open a Five Star Bank consumer checking account with a qualifying direct deposit.

Special AAA Offers from Five Star Bank

You can open a new checking account online or in-branch to receive our \$150 Cash Bonus Offer.* Click the ads below to contact us about our \$250 Closing Cost Discount** or .25% Home Equity Loan Rate Discount.†

[OPEN CHECKING ACCOUNT \(/BANKING/PERSONAL-BANKING/CHECKING?UTM_SOURCE=AAALANDING&UTM_CONTENT=AAA\)](/BANKING/PERSONAL-BANKING/CHECKING?UTM_SOURCE=AAALANDING&UTM_CONTENT=AAA)

[BRANCH LOCATOR \(/RESOURCES/BRANCH-AND-ATM-LOCATIONS?UTM_SOURCE=AAALANDING&UTM_CONTENT=BRANCH\)](/RESOURCES/BRANCH-AND-ATM-LOCATIONS?UTM_SOURCE=AAALANDING&UTM_CONTENT=BRANCH)

Special AAA Offers for Home Buyers & Home Owners

\$250^{**}

Closing Cost Discount
For first lien position only.

[CLICK HERE TO CONTACT US & APPLY!](#)

.25%[†]

Home Equity Loan Rate Discount
For second lien position only.

[CLICK HERE TO CONTACT US & APPLY!](#)

(/banking/personal-banking/mortgages-and-home-equities?
utm_source=aaaLanding&utm_content=250ClosingCost#MtgHE_anchor)

(/banking/personal-banking/mortgages-and-home-equities?
utm_source=aaaLanding&utm_content=25HE#MtgHE_anchor)

*To receive the \$150.00 checking account bonus, you must 1) Open a Five Star Bank consumer checking or NOW account by 12/31/2018 and 2) Establish a direct deposit into your account within 60 days from the last day of month the account was opened. Your direct deposit needs to be a recurring electronic deposit of your paycheck, pension or government benefit (such as Social Security) from your employer or the government. The bonus will be deposited into this checking or NOW account within 90 days from the last day of the month the account was opened. The bonus may be subject to income tax and IRS reporting. If the account is closed within 179 days after opening, the bonus will be forfeit; the bonus will be debited from the account at account closing and the account will be subject to the Bank's \$35.00 early account closeout fee. A \$25.00 minimum deposit is required to open any Five Star Bank checking or NOW account. Account may be opened in branch or Online. Offer not available to existing Five Star Bank consumer checking or NOW account holders, or those who have closed a Five Star Bank consumer checking account within 12 months or have had an account closed with a negative balance. Business and municipal customers are not eligible. Bonus is limited to one account per customer regardless of the titling on the account. Offers subject to cancellation without notice and cannot be combined with any other offer. The Premier Checking account is a variable rate account. The rate may change after the account is opened. The annual percentage yield (APY) on the Premier Checking account for \$0.01 - \$9,999.99 is 0.10%, \$10,000.00 - \$24,999.99 is 0.10%, \$25,000.00 - \$49,999.99 is 0.20% and \$50,000.00 or more is 0.25%. These APYs are effective as of 3/7/18. Fees may reduce the earnings on the account.

**All loans are subject to application and credit approval. Interest may be tax deductible - consult a tax advisor. Closing cost credit can be used towards the closing costs of the loan to value of 90% or less, in a first lien position. Current Five Star Bank Mortgages do not qualify for the credit. Closing Cost discount is limited to one loan per customer. Offer is subject to cancellation without notice and cannot be combined with any offer.

†All loans are subject to application and credit approval. Interest may be tax deductible - consult a tax advisor. Home Equity Loan is defined as a second lien position only. Current Five Star Bank Home Equity Loans do not qualify for the discount. Home Equity Loan discount is limited to one loan per customer. Offer is subject to cancellation without notice and cannot be combined with any offer other except .25% discount for an automatic monthly payment from a Five Star Bank account. This offer does not apply to Home Equity Lines of Credit.

Maybe you're the talking type.

Get a hold of us here.

[CONTACT US \(/ABOUT/CONTACT-US\)](#)

PERSONAL

- [Checking \(/banking/personal-banking/checking\)](/banking/personal-banking/checking)
- [Online & Mobile Banking \(/banking/personal-banking/online-and-mobile-banking\)](/banking/personal-banking/online-and-mobile-banking)
- [Personal Banking Services \(/banking/personal-banking/personal-banking-services\)](/banking/personal-banking/personal-banking-services)

BUSINESS

- [Small Business Banking \(/banking/business-banking/small-business-banking\)](/banking/business-banking/small-business-banking)
- [Merchant Services \(/banking/business-banking/merchant-services\)](/banking/business-banking/merchant-services)

RESOURCES



- [Branch & ATM Locations \(/resources/branch-and-atm-locations\)](/resources/branch-and-atm-locations)
- [Rates \(/resources/rates\)](/resources/rates)
- [Important Documents & Forms \(/resources/forms\)](/resources/forms)
- [Calculators \(/resources/calculators\)](/resources/calculators)

ABOUT

- [Who We Are \(/about/who-we-are\)](/about/who-we-are)
- [Community Involvement \(/about/community-involvement\)](/about/community-involvement)
- [Community Room \(/about/community-room\)](/about/community-room)
- [Careers \(/about/careers\)](/about/careers)
- [Investor Relations \(http://www.snl.com/IRW/CorporateProfile/1016825\)](http://www.snl.com/IRW/CorporateProfile/1016825)
- [Contact Us \(/about/contact-us\)](/about/contact-us)

Insurance and investment products and services are not FDIC Insured, are not a deposit or bank guaranteed, are not insured by any Federal governmental agency, and are subject to investment risks, including possible loss of the principal invested.

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ABA Routing # 022304030

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