



Specials

## Specials!

### **PREMIER BUSINESS CHECKING SPECIAL! \$500 BONUS!**

***TIRED OF PAYING HIGH MONTHLY FEE & PER ITEM CHARGES? Check out how we've been helping businesses and real people like you since 1853.***

**\$100 deposit to open account, no monthly maintenance fee, and 500 items free per month!\* PLUS GET A FREE BUSINESS CHECK STARTER KIT!**

\*No monthly maintenance fee and 500 items allowed free per month including deposited/credited checks/debits paid and checks within a deposit. Additional items are \$0.35 cents each. \$100 minimum deposit required to open. One special offer per individual/business and is available on Basic Business, Value Business, and Regular Business checking accounts to new customers only. Free starter kit includes 150 basic safety paper checks, 200 deposit slips, endorsement stamp, and binder with check register. Offer cannot be combined with any other promotion. Special offer may be discontinued or could change at any time. \$500 Bonus is valid for any new business checking account opened and will be deposited into new business account within 30 days of account opening date. Penalty of \$25.00 applies if account is closed within six months of account opening.

### **8-MONTH AND 13-MONTH CERTIFICATES OF DEPOSIT**

***Save for the future and choose a 1.66% APY\* 8-Month CD or a 2.27% APY\* 13-Month CD!***

Visit any branch or call 518.758.7101 to get started. \*Annual Percentage Yield. Rates effective October 1, 2018 and may change at any time prior to account opening. Special CD's will automatically renew into a 1-Year term at the current rate at that time. Minimum to open account is \$500. Penalty will be imposed for early withdrawal. Fees may reduce earnings. May not be combined with any other rate promotions. Municipal and Institutional accounts are not eligible for promotion.

### **MOBILE & TABLET BANKING APP!**

Want to make your online banking even easier? Search for Kinderhook Bank in the App Store(TM) or Google Play(TM) and download the app on your smart phone or tablet! You need to be enrolled for our online banking program in order to use the app. [Click here](#) for more info!

### **MESSANGER BANKING**

Premier Messenger is a free\* account alert system that allows online banking customers to set up messages. You choose what messages you want to receive based on your unique financial needs. And, you can set up alerts to be delivered via text message or by email! If you're already enrolled in Online Banking, login and click on the word "NEW" next to the account you would like to initiate an alert for. If you're not already enrolled in online banking and want to enroll, please visit any branch, call us at (518)758-7101, or email us by [clicking here](#).

\* Third party data and messaging fees may apply.