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## Special Offer for Key Bank Customers

ENJOY A  
**\$150 CASH BONUS**

AND A FREE GIFT FOR ALL KEY BANK CUSTOMERS WHO OPEN A  
TSB ACCOUNT.\*

Waverly's Key Bank is closing, but we're here for you!

Tired of your bank changing its name, then closing & expecting you to drive more  
than 30 miles to the new branch?

**Make a change for the better,  
CHOOSE TSB.**



Enjoy a \$150 cash bonus and free gift for all Key Bank customers who open a TSB account.\*

Check out TSB's **Waverly office**, at 436 Cayuta Avenue (less than a mile away), before you drive to Endicott (30 miles away).

[Explore our Checking Account options →](#)

## You Deserve A Better Banking Experience.

Listening to our customers, and providing a real person for you to talk to 24/7, makes us better. Expect incredible service, delivered by smart and friendly people who live and work right here in your community. Our relationship banking philosophy is ingrained in the way we conduct business, one loan—one customer—at a time. It's how we've been doing business since 1864, and how we will continue, today and tomorrow.

### Full Menu of Services

One size does not fit all, that is why we offer a wide variety of products and services tailored to the needs of our local community.

Find the right [deposit account](#) for you.

Find the [lending product](#) that's right for you.

### Smarter Banking

We are committed to providing you with your ideal banking experience. We continue to evolve our technology, so that all your banking needs are right at your fingertips, anytime.

Learn more about our [digital banking experience](#).

## Financial Expertise

From start to finish, our team of local experts will work one-on-one with you to help you with your individual needs, and provide financial solutions that best fits your specific circumstances.

Meet our [Mortgage Team](#)

Speak to an [Investment Professional](#)

## Local Decisions

At TSB, lending decisions go beyond just the paperwork. Loan decisions are made by people who live and work in the community, and understand the local market, making the approval process quick and easy.

Apply online for a [personal](#) or [business](#) loan.

## Personalized Attention

Forming long lasting relationships built on trust is important to us. Our mission is to make a meaningful difference in the lives of our neighbors. we care about your experience with us.

Stop by a [TSB office](#), send us a [message](#), or [call our local customer service center](#) to speak to real person.

We'll even meet with you at your home, place of business, or any other location convenient for you.

## Peace of Mind

Rest easy knowing that we use a variety of advanced security measures and cutting-edge security technologies to protect your personal information.

We've also been [recognized one of the top 6% of the nation's banks](#) for its stability and integrity, so you can be confident that you are with the safest bank in Broome and Tioga Counties.

# Come check out TSB's Waverly office

You can find us a mile down Broad Street at 436 Cayuta Avenue, Waverly.

**Stop in today!**

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\*Offer valid beginning February 11, 2019. Available to new customers who do not have an existing or prior (less than 6 months) personal checking account at TSB and complete the required criteria. \$150 bonus offer available to eligible new checking customers when opening with a cumulative direct deposit of funds of \$75 or more into the new account within 60 days of opening. Qualifying direct deposits are recurring deposits, at a minimum of monthly reoccurrences, of your paycheck, pension or government benefits from your employer or the government. Person-to-person and bank transfers between your accounts of accounts you have at other financial institutions do not qualify. Payments received for goods sold do not qualify. Once offer criteria is met, the bonus will be credited to the account no later than 95 days after opening. Account must remain open, active and in good standing and in the same product type through the qualifying period to receive the bonus. Offer may be withdrawn at any time and is subject to change without notice. One bonus offer per customer. Can it be combined with any other offer.

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