

Year 'Round IRA

A Quick Reference



The Simsbury Bank offers an excellent and safe way to generate guaranteed long-term returns on your retirement savings. And, you can add savings to this account throughout its 15-month term and lock-in the same great rate. When you open a Year 'Round IRA* CD, you'll earn a preferred rate while enjoying the security of FDIC insurance.

Account Features

- Bank CDs as a part of your retirement portfolio offer the predictability of a fixed return and no risk of loss up to the FDIC insurance limit on retirement accounts of \$250,000, per depositor, per insured bank.
- Lock-in the same rate for all deposits that you make during the 15-month term of this CD.
- Move your IRA CDs from other banks to consolidate your IRA savings, simplify your recordkeeping and take advantage of the great rate.
- Rollover your 401k from prior employers without any hassle. This account lets you control your own savings directly.

Getting Started

A Simsbury Bank Personal Banker can help you open a Year 'Round IRA account today. Visit or call any branch for more information.

* There is a \$500 minimum to open account; \$100,000 total deposit maximum in this Certificate of Deposit (CD). One account per customer. Upon maturity, account will roll into the 12-month term and rate. Early withdrawal penalties may apply.



The Simsbury Bank

Take Your Banking Personally

MEMBER FDIC EQUAL HOUSING LENDER

AVON
27 Dale Road
860.676.2265

BLOOMFIELD
864 Cottage Grove Road
860.286.9400

**CANTON
BUSINESS OFFICE**
250 Albany Turnpike
860.693.3330

GRANBY
11 Hartford Avenue
860.844.2166

SIMSBURY
981 Hopmeadow Street
860.658.2265