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# SMART CHOICES FOR YOUR RETIREMENT

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**PICK YOUR TERM!**

**2.75%**  
APY\*

17-MONTH IRA CD

OR

30-MONTH IRA CD

**DIME**  
Since 1864

# DIVERSIFY, PROTECT AND GROW YOUR IRA

## Your future's more secure with Dime on your side.

- Keep your money growing with guaranteed returns and no risk to principal.
- Make your 2018 IRA contribution:
  - Up to \$5,500
  - Up to \$6,500 if you're 50 or older
- Make your 2019 IRA contribution:
  - Up to \$6,000
  - Up to \$7,000 if you're 50 or older

## Consolidate all your retirement savings at Dime today!

We will take care of all the paperwork for you. Trust your retirement funds to Dime.

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**Call 800.321.DIME (3463), visit [dime.com](http://dime.com) or stop by your local branch. Ask about our other IRA options.**

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\* A \$500 minimum balance is required to open and to earn the Annual Percentage Yield (APY) on this special account offering (maximum of \$250,000). APY is effective 1/02/2019. New money only. Funds to open this account cannot be transferred from any existing Dime account. Premature withdrawal is subject to penalty and fees may reduce earnings. In addition to any bank penalty, certain IRS penalties may also apply. Consult your tax advisor. Additional deposits have the same maturity date as the initial deposit and become part of the principal. Additional deposits are also subject to IRS contribution limits. Dime Community Bank reserves the right to cancel or modify this offer at any time without notice and to limit the number of accounts opened. Deposits insured to the maximum amount allowed by law.

Deadline for 2018 IRA contributions is April 15, 2019.



Dime Community Bank

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