

## **Interested in saving for vacation?**

## With Garden Savings Vacation Club Account it's easy!

- Set aside money year-round for a welldeserved vacation
- Make deposits as often as you'd like or set up direct deposit
- Competitive dividends paid on entire balance\*
- Dividends compounded monthly, credited quarterly
- No monthly service fee
- No minimum balance requirements,
   \$5 minimum deposit to open account
- Can be opened at any time during the year
- Free online banking
- Free mobile banking
- Free e-statements

\*The dividend rate and Annual Percentage Yield (APY) may change every dividend period

## Challenge Yourself!

Save a little bit every week for a big payoff in just a year. Try the 52 Week Money Challenge

1         \$1         \$1         27         \$27         \$378           2         \$2         \$3         28         \$28         \$406           3         \$3         \$6         29         \$29         \$435           4         \$4         \$10         30         \$30         \$465           5         \$5         \$15         31         \$31         \$496           6         \$6         \$21         32         \$32         \$528           7         \$7         \$28         33         \$33         \$561           8         \$8         \$36         34         \$575         \$35         \$435         \$355         \$630           10         \$10         \$55         36         \$36         \$466           11         \$11         \$66         37         \$37         \$703           12         \$12         \$78         38         \$38         \$741           13         \$13         \$91         39         \$39         \$780           14         \$14         \$105         40         \$40         \$820           15         \$150         \$120         41         \$41 <t< th=""><th>Week</th><th>Deposit</th><th>Balance</th><th>Week</th><th>Deposit</th><th>Balance</th></t<>	Week	Deposit	Balance	Week	Deposit	Balance
3         \$3         \$6         29         \$29         \$435           4         \$4         \$10         30         \$30         \$465           5         \$5         \$15         31         \$31         \$496           6         \$6         \$21         32         \$32         \$528           7         \$7         \$28         33         \$33         \$561           8         \$8         \$36         34         \$33         \$557           9         \$9         \$445         35         \$35         \$630           10         \$10         \$55         36         \$36         \$666           11         \$11         \$66         37         \$37         \$773           12         \$12         \$78         38         \$38         \$7741           13         \$13         \$91         39         \$39         \$780           14         \$14         \$105         40         \$40         \$820           15         \$15         \$120         41         \$41         \$861           16         \$16         \$136         42         \$442         \$903           17	1	\$1	\$1	27	\$27	\$378
4         54         510         30         \$30         \$465           5         \$5         \$15         31         \$31         \$465           6         \$6         \$21         32         \$32         \$528           7         \$7         \$28         33         \$33         \$561           8         \$8         \$36         34         \$33         \$557           9         \$9         \$445         35         \$35         \$630           10         \$10         \$55         36         \$36         \$666           11         \$11         \$66         37         \$37         \$703           12         \$12         \$78         38         \$38         \$741           13         \$13         \$91         39         \$39         \$780           14         \$14         \$105         40         \$40         \$820           15         \$15         \$120         41         \$41         \$861           16         \$16         \$136         42         \$42         \$903           17         \$17         \$153         43         \$43         \$946           18	2	\$2	\$3	28	\$28	\$406
5         \$5         \$15         31         \$31         \$496           6         \$6         \$21         32         \$32         \$528           7         \$7         \$28         33         \$33         \$561           8         \$8         \$36         34         \$34         \$595           9         \$9         \$445         35         \$35         \$630           10         \$10         \$55         36         \$36         \$666           11         \$11         \$66         37         \$37         \$703           12         \$12         \$78         38         \$38         \$741           13         \$13         \$91         39         \$39         \$780           14         \$14         \$105         40         \$40         \$820           15         \$15         \$120         41         \$41         \$861           16         \$16         \$136         42         \$42         \$903           17         \$17         \$153         43         \$43         \$946           18         \$18         \$171         44         \$44         \$990           19	3	\$3	\$6	29	\$29	\$435
6         \$6         \$21         32         \$32         \$528           7         \$7         \$28         33         \$33         \$561           8         \$8         \$36         34         \$34         \$595           9         \$9         \$445         35         \$35         \$630           10         \$10         \$55         36         \$36         \$666           11         \$11         \$66         37         \$37         \$703           12         \$12         \$78         38         \$38         \$741           13         \$13         \$91         39         \$39         \$760           14         \$14         \$105         40         \$40         \$820           15         \$15         \$120         41         \$41         \$861           16         \$16         \$136         42         \$42         \$903           17         \$17         \$153         43         \$43         \$946           18         \$18         \$171         44         \$44         \$990           19         \$19         \$190         45         \$45         \$1.035           20 <td>4</td> <td>\$4</td> <td>\$10</td> <td>30</td> <td>\$30</td> <td>\$465</td>	4	\$4	\$10	30	\$30	\$465
7         \$7         \$28         33         \$33         \$561           8         \$8         \$36         34         \$34         \$557           9         \$9         \$45         35         \$35         \$600           10         \$10         \$55         36         \$36         \$36         \$666           11         \$11         \$66         37         \$37         \$703           12         \$12         \$78         38         \$38         \$37         \$703           13         \$13         \$91         39         \$39         \$780           14         \$14         \$105         40         \$40         \$820           15         \$15         \$120         41         \$41         \$861           16         \$16         \$136         42         \$42         \$903           17         \$17         \$153         43         \$43         \$946           18         \$18         \$171         44         \$44         \$990           19         \$19         \$190         45         \$445         \$1.035           20         \$20         \$210         46         \$446         \$	5	\$5	\$15	31	\$31	\$496
8         \$3         10         10         10         10         10         \$34         \$35         \$35         \$630           10         \$10         \$55         36         \$36         \$36         \$45           10         \$10         \$55         36         \$36         \$36         \$666           11         \$11         \$66         37         \$37         \$703           12         \$12         \$78         38         \$38         \$741           13         \$13         \$91         39         \$39         \$780           14         \$14         \$105         40         \$40         \$820           15         \$15         \$120         41         \$41         \$861           16         \$16         \$136         42         \$42         \$903           17         \$17         \$153         43         \$43         \$946           18         \$18         \$171         44         \$44         \$990           19         \$19         \$190         45         \$45         \$1.035           20         \$20         \$210         46         \$46         \$1.081	6	\$6	\$21	32	\$32	\$528
9         \$9         \$45         35         \$35         \$630           10         \$10         \$55         36         \$36         \$660           11         \$11         \$66         37         \$37         \$703           12         \$12         \$78         38         \$38         \$741           13         \$13         \$91         39         \$39         \$780           14         \$14         \$105         40         \$40         \$820           15         \$15         \$120         41         \$441         \$861           16         \$16         \$136         42         \$42         \$903           17         \$17         \$153         43         \$43         \$946           18         \$18         \$171         44         \$44         \$990           19         \$19         \$190         45         \$455         \$1.035           20         \$220         \$210         46         \$466         \$1.081           21         \$221         \$223         \$47         \$1.128         \$22         \$22         \$22         \$23         \$47         \$1.128         \$23         \$23         \$2	7	\$7	\$28	33	\$33	\$561
10         \$10         \$55         36         \$36         \$666           11         \$11         \$66         37         \$37         \$703           12         \$12         \$78         38         \$38         \$741           13         \$13         \$91         39         \$39         \$780           14         \$14         \$105         40         \$40         \$820           15         \$15         \$120         41         \$41         \$861           16         \$16         \$136         42         \$42         \$903           17         \$17         \$153         43         \$43         \$946           18         \$18         \$171         44         \$44         \$990           19         \$19         \$190         45         \$455         \$1.035           20         \$20         \$210         46         \$466         \$1.081           21         \$221         \$231         47         \$47         \$1.128           22         \$22         \$253         48         \$48         \$1.76           23         \$23         \$276         49         \$49         \$1.225 <t< td=""><td>8</td><td>\$8</td><td>\$36</td><td>34</td><td>\$34</td><td>\$595</td></t<>	8	\$8	\$36	34	\$34	\$595
11         \$11         \$66         37         \$37         \$703           12         \$12         \$12         \$78         38         \$38         \$741           13         \$13         \$91         39         \$39         \$780           14         \$14         \$105         40         \$40         \$820           15         \$15         \$120         41         \$41         \$861           16         \$16         \$136         42         \$42         \$903           17         \$17         \$153         43         \$43         \$946           18         \$18         \$171         44         \$44         \$990           19         \$19         \$190         45         \$45         \$1.035           20         \$20         \$210         46         \$46         \$1.081           21         \$22         \$22         \$231         47         \$47         \$1.128           22         \$22         \$223         \$276         49         \$49         \$1.225           24         \$24         \$300         50         \$50         \$1.275           25         \$25         \$325         51 </td <td>9</td> <td>\$9</td> <td>\$45</td> <td>35</td> <td>\$35</td> <td>\$630</td>	9	\$9	\$45	35	\$35	\$630
12         \$12         \$78         38         \$38         \$741           13         \$13         \$91         39         \$39         \$780           14         \$14         \$105         40         \$40         \$820           15         \$15         \$120         41         \$41         \$861           16         \$16         \$136         42         \$42         \$903           17         \$17         \$153         43         \$43         \$946           18         \$18         \$171         44         \$44         \$990           19         \$19         \$190         45         \$45         \$1.035           20         \$20         \$210         46         \$46         \$1.081           21         \$22         \$223         \$47         \$47         \$1.128           22         \$22         \$253         48         \$48         \$1.176           23         \$23         \$276         49         \$49         \$1.225           24         \$24         \$300         50         \$50         \$1.275           25         \$25         \$325         \$1         \$51         \$1.326  <	10	\$10	\$55	36	\$36	\$666
13         \$13         \$91         39         \$39         \$780           14         \$14         \$105         40         \$40         \$820           15         \$15         \$120         41         \$41         \$861           16         \$16         \$136         42         \$42         \$903           17         \$17         \$153         43         \$43         \$946           18         \$18         \$171         44         \$44         \$990           19         \$19         \$190         45         \$45         \$1.035           20         \$20         \$210         46         \$46         \$1.081           21         \$221         \$223         47         \$47         \$1.126           23         \$22         \$253         48         \$48         \$1.176           23         \$23         \$276         49         \$49         \$1.225           24         \$24         \$300         50         \$50         \$1.275           25         \$25         \$325         51         \$51         \$1.326	11	\$11	\$66	37	\$37	\$703
14         \$14         \$105         40         \$40         \$820           15         \$15         \$120         41         \$41         \$861           16         \$16         \$136         42         \$42         \$903           17         \$17         \$153         43         \$43         \$946           18         \$18         \$171         44         \$44         \$990           19         \$19         \$190         45         \$45         \$1,035           20         \$20         \$210         46         \$46         \$1,081           21         \$22         \$223         47         \$47         \$1,128           22         \$22         \$253         48         \$48         \$1,176           23         \$22         \$253         48         \$48         \$1,176           23         \$22         \$253         48         \$48         \$1,175           24         \$24         \$300         50         \$50         \$1,275           25         \$25         \$325         51         \$51         \$1,326	12	\$12	\$78	38	\$38	\$741
15         \$15         \$120         41         \$41         \$861           16         \$16         \$136         42         \$42         \$903           17         \$17         \$153         43         \$43         \$946           18         \$18         \$171         44         \$44         \$990           19         \$19         \$190         45         \$45         \$1.035           20         \$20         \$210         46         \$46         \$1.081           21         \$221         \$231         47         \$47         \$1.128           22         \$222         \$253         48         \$48         \$1.176           23         \$22         \$223         49         \$49         \$1.225           24         \$24         \$300         50         \$50         \$1.275           25         \$25         \$325         51         \$51         \$1.326	13	\$13	\$91	39	\$39	\$780
16         \$16         \$136         42         \$42         \$903           17         \$17         \$153         43         \$43         \$946           18         \$18         \$171         44         \$44         \$990           19         \$19         \$190         45         \$45         \$1,035           20         \$20         \$210         46         \$46         \$1,081           21         \$21         \$231         47         \$47         \$1,128           22         \$22         \$223         48         \$48         \$1,176           23         \$23         \$276         49         \$49         \$1,225           24         \$24         \$300         50         \$50         \$1,275           25         \$25         \$325         51         \$51         \$1,326	14	\$14	\$105	40	\$40	\$820
17         \$17         \$153         43         \$946           18         \$18         \$171         44         \$44         \$990           19         \$19         \$190         45         \$45         \$1,035           20         \$20         \$210         46         \$46         \$1,081           21         \$21         \$231         47         \$47         \$1,128           22         \$22         \$253         48         \$48         \$1,176           23         \$23         \$276         49         \$49         \$1,225           24         \$24         \$300         50         \$50         \$1,275           25         \$25         \$325         51         \$51         \$1,326	15	\$15	\$120	41	\$41	\$861
18         \$18         \$171         44         \$44         \$990           19         \$19         \$190         45         \$45         \$1.035           20         \$20         \$210         46         \$46         \$1.081           21         \$21         \$231         47         \$47         \$1.128           22         \$22         \$253         48         \$48         \$1.176           23         \$23         \$276         49         \$49         \$1.225           24         \$24         \$300         50         \$50         \$1.275           25         \$25         \$325         51         \$51         \$1.326	16	\$16	\$136	42	\$42	\$903
19         \$19         \$190         45         \$45         \$1,035           20         \$20         \$210         46         \$46         \$1,081           21         \$21         \$231         47         \$47         \$1,128           22         \$22         \$253         48         \$48         \$1,176           23         \$23         \$276         49         \$49         \$1,225           24         \$24         \$300         50         \$50         \$1,275           25         \$25         \$325         51         \$51         \$1,326	17	\$17	\$153	43	\$43	\$946
20         \$20         \$210         46         \$46         \$1.081           21         \$21         \$231         47         \$47         \$1,128           22         \$22         \$253         48         \$48         \$1,176           23         \$23         \$276         49         \$49         \$1,225           24         \$24         \$300         50         \$50         \$1,275           25         \$25         \$325         51         \$51         \$1,326	18	\$18	\$171	44	\$44	\$990
21         \$21         \$231         47         \$47         \$1,128           22         \$22         \$253         48         \$48         \$1,176           23         \$23         \$276         49         \$49         \$1,225           24         \$24         \$300         50         \$50         \$1,275           25         \$25         \$325         51         \$51         \$1,326	19	\$19	\$190	45	\$45	\$1,035
22         \$22         \$253         48         \$48         \$1.176           23         \$23         \$276         49         \$49         \$1.225           24         \$24         \$300         50         \$50         \$1.275           25         \$25         \$325         51         \$51         \$1.326	20	\$20	\$210	46	\$46	\$1,081
23         \$23         \$276         49         \$49         \$1,225           24         \$24         \$300         50         \$50         \$1,275           25         \$25         \$325         51         \$51         \$1,326	21	\$21	\$231	47	\$47	\$1,128
24         \$24         \$300         50         \$50         \$1,275           25         \$25         \$325         51         \$51         \$1,326	22	\$22	\$253	48	\$48	\$1,176
<b>25</b> \$25 \$325 <b>51</b> \$51 \$1,326	23	\$23	\$276	49	\$49	\$1,225
	24	\$24	\$300	50	\$50	\$1,275
<b>26</b> \$26 \$351 <b>52</b> \$52 \$1,378	25	\$25	\$325	51	\$51	\$1,326
	26	\$26	\$351	52	\$52	\$1,378

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