



**WE HAVE
MOVED!**

ARE YOU TAKING ADVANTAGE OF OUR MOBILE BANKING APP?

Our mobile banking app with remote check deposit is easy and convenient.

Download our free app called “Focus First Mobile Banking” in the App Store™ or Google Play™ to check your balances, make transfers, deposit checks and more.

Tired of getting statements in the mail? Sign up for E-statements through our mobile banking app. You will have access to your information faster and right at your fingertips.

MAKE THE EQUITY IN YOUR HOME WORK FOR YOU!

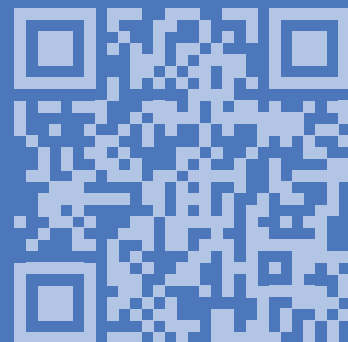
**Home Equity Loan 6.49% APR*
10-year term.**

NO closing costs if the loan is kept open for at least 2 years. We also offer a home equity line of credit. Call us to discuss the best option for your needs.

*Annual percentage rate, rates subject to change without notice.

If you haven't had a chance yet, please stop in to see us at 2113 Chili Avenue (corner of Beahan Rd) Rochester, NY 14624.

For your convenience, we now have a drive-up window, night deposit and an ATM!



IF YOU DON'T HAVE A CHECKING ACCOUNT WITH US, NOW LOOK AT ALL WE HAVE TO OFFER:

With our FREE checking you get...

- No minimum balance requirement
- No per-check charge
- Free VISA®, chipped and contactless debit card
- A network of over 50 surcharge –free ATMs in the area
- Free online account access
- Free mobile banking app with remote deposit!
- Direct deposit from virtually any payroll source
- Overdraft protection options



STOP IN TODAY AND SIGN UP FOR A CHECKING ACCOUNT THAT CAN SAVE YOU MONEY!

HOLIDAY CLOSINGS

July 4, 2023 _____ Tuesday _____ Independence Day

September 4, 2023 ___ Monday _____ Labor Day

October 9, 2023 _____ Monday _____ Columbus Day

HOURS OF OPERATION

Monday thru Thursday from 9 AM to 4 PM.

Friday from 9AM to 5 PM.



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