

## **CCB REWARDS CUSTOMERS WITH REVOLUTIONARY MAXIMUM GREEN CHECKING PRODUCT!!**

LITTLE VALLEY, NY – CCB (Cattaraugus County Bank) is pleased to bring FREE checking with high interest and ATM fee refunds to the Southwestern New York area.

“We are an independent community institution with great passion for our clients and their financial needs,” said Joni Simcick, Vice President of CCB. “With Maximum Green Checking, we can offer our customers a cutting-edge account that rewards them for their commitment to CCB.”

Maximum Green Checking is a checking account with no monthly fees, no minimum balance and the opportunity to earn 3.25% Annual Percentage Yield (APY) and ATM fee refunds when simple criteria are met. Maximum Green Checking was developed to support both community banks and account owners. CCB encourages customers to participate in Maximum Green Checking, thus passing along the savings to the customer.

“When customers use free services such as online banking, emailed statements and check cards instead of checks, this has a huge impact on our bank,” Simcick continues. “With Maximum Green Checking, we are rewarding the use of these free services and saying thank you to our customers by providing them with a superior product.”

Maximum Green Checking offers customers significant rewards:

- 3.25% APY on account balances between one cent and \$25,000. Balances over \$25,000 earn 1.01% APY.
- Refunds on ATM fees nationwide, up to \$5 per item.
- No monthly fees and no minimum balance.
- Free online checking and free online bill pay.

Maximum Green Checking requires a few simple actions each cycle:

- Make 10 check card transactions.
- Receive monthly e-Statements.
- Set up one direct deposit or authorize one automatic payment from your account.

If the Maximum Green Checking account holder does not meet all the criteria during the cycle, he or she will still enjoy a free checking account with free internet banking and free online bill pay, but will not receive the bonus rates of interest or ATM fee refunds for that time period. However, the account holder will still earn .10% APY on their free checking balance. There is a \$100 minimum balance to open but no minimum to maintain and absolutely no service charge for the Maximum Green Checking account. Maximum Green Checking is for personal checking accounts only.

CCB is an FDIC insured New York State chartered independent, community bank. From January 2, 1902, CCB has established an unprecedented record of fiscal integrity and sound financial growth, which now totals near 149 million in assets. CCB maintains convenient ATMs and can be found on the web at [www.ccbly.com](http://www.ccbly.com). CCB is an equal housing lender. CCB’s main office is located in Little Valley, with eight branch offices.