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Contact Us

<https://www.coatesvillesavings.com>
610-384-8282

Telephone Directory

Online Banking: 484-784-4003
Card Services: 484-784-4003
Voice Banking: 1-888-384-1290
Loan Services: 610-384-6900

For a lost or stolen card after hours, or to change your pin number please call 1-888-227-3096.

Connecting with the President



It's hard to believe that the summer season has come to an end. On behalf of all of us at Coatesville Savings Bank, we hope you were able to enjoy some vacation time and to re-charge your batteries as you prepare for the months ahead.

While you were away, we've been working hard to make sure we continue to provide you with the best possible products and services. We're currently offering some very attractive CD specials to help you take advantage of the changing rate environment. If you're still not sure about certificates of deposit, stop in and talk to us or give us a call. We have many types of accounts and would be happy to help you with your financial questions.

You'll note a brief summary about the bank celebrating 100 years. We're very proud of our history as your community bank and are preparing for our anniversary celebration throughout 2019. Our celebration will start with the Coatesville Christmas Parade on December 1, 2018 and continue throughout the next year.

Thank you for being a part of our story.

Fred Henrich

Featured Product—Certificates Of Deposit

Coatesville Savings Bank is currently offering two different specials on certificates of deposit (CD). With a low opening deposit requirement of \$250, you can watch your savings grow with our 18 month and 40 month CDs.

Have concerns about locking in your funds at current rates? Our 40 Month CD special features a "raise your rate" option. See page four for additional information as well as the current rates. Stop by your local branch to open a certificate today.

Did You Know?— Electronic Services

In today's fast-paced world, we understand that your time is valuable. That is why we offer a variety of electronic services that will allow you the accessibility you need at your convenience. With our 24/7 online and mobile banking services, you can view your accounts, transfer funds, deposit a check, review your statements, pay your bills and more all with a few clicks from wherever you are.

Signing up for electronic services is quick and easy. From your browser visit www.coatesvillesavings.com and click 'Sign up today' near the EZ Bank Login. Already using our online banking? Download our free mobile app from the Google Play or Apple Store on your smartphone or tablet! Here at Coatesville Savings Bank, we want to enable you to bank on your time.

Business Hours

We now have lobby hours on Saturdays!

Monday-Thursday: 8:30 AM-4:00 PM

Friday: 8:30 AM-6:00 PM

Saturday: 8:30 AM-12:00 PM

Quarryville Branch Hours

Monday-Thursday: 8:30 AM-4:00 PM

Friday: 8:30 AM-6:00 PM

Upcoming Holiday Hours

9/3- Labor Day

All offices will be closed.

10/8- Columbus Day

All offices will be closed.

11/21- Thanksgiving Eve

All offices closing at 3 PM.

11/22- Thanksgiving Day

All offices will be closed.

12/1- Coatesville Christmas

Parade—Coatesville office will be closed.

12/24- Christmas Eve

All offices closing at 1 PM.

12/25- Christmas Day

All offices will be closed.

12/31- New Year's Eve

All offices closing at 3 PM.

Tip of the Month

10 Things You Can Do To Avoid Fraud

Federal Trade Commission. Consumer Information

Crooks use clever schemes to defraud millions of people every year. They often combine new technology with old tricks to get people to send money or give out personal information. Here are some practical tips to help you stay a step ahead.

1. **Spot imposters.** Scammers often pretend to be someone you trust, like a government official, a family member, a charity, or a company you do business with. Don't send money or give out personal information in response to an unexpected request — whether it comes as a text, a phone call, or an email.
2. **Do online searches.** Type a company or product name into your favorite search engine with words like "review," "complaint" or "scam." Or search for a phrase that describes your situation, like "IRS call." You can even search for phone numbers to see if other people have reported them as scams.
3. **Don't believe your caller ID.** Technology makes it easy for scammers to fake caller ID information, so the name and number you see aren't always real. If someone calls asking for money or personal information, hang up. If you think the caller might be telling the truth, call back to a number you know is genuine.
4. **Don't pay upfront for a promise.** Someone might ask you to pay in advance for things like debt relief, credit and loan offers, mortgage assistance, or a job. They might even say you've won a prize, but first you have to pay taxes or fees. If you do, they will probably take the money and disappear.
5. **Consider how you pay.** Credit cards have significant fraud protection built in, but some payment methods don't. Wiring money through services like Western Union or MoneyGram is risky because it's nearly impossible to get your money back. That's also true for reloadable cards like MoneyPak, Reloadit or Vanilla. Government offices and honest companies won't require you to use these payment methods.
6. **Talk to someone.** Before you give up your money or personal information, talk to someone you trust. Con artists want you to make decisions in a hurry. They might even threaten you. Slow down, check out the story, do an online search,

Employee Spotlight

The following individuals are celebrating anniversaries with Coatesville Savings Bank in the third quarter:

Doreen	16 years
Frederick	12 years
Steven	8 years
Nanci	2 years
Sally	2 years

Thank you for your continued service and dedication to Coatesville Savings Bank.

Events

9/7- First Friday in Oxford—
Car Show 4 PM – 8 PM

9/17- 9/22- Steel City 7-Day

- Golfing For the Golden Years
- Celebration of Coatesville Luncheon
- Moo-N-Brew & Grapes Too

9/19- 9/21- The Solanco Fair

9/22- Coatesville Grand Prix

10/3- 10/6- New Holland
Farmers Fair

10/19- 3rd on Third—
Downtown Oxford from
5 PM – 8 PM

12/1- Coatesville Christmas
Parade

consult an expert — or just tell a friend.

7. **Hang up on robocalls.** If you answer the phone and hear a recorded sales pitch, hang up and report it to the FTC. These calls are illegal, and often the products are bogus. Don't press 1 to speak to a person or to be taken off the list. That could lead to more calls.
8. **Be skeptical about free trial offers.** Some companies use free trials to sign you up for products and bill you every month until you cancel. Before you agree to a free trial, research the company and read the cancellation policy. And always review your monthly statements for charges you don't recognize.
9. **Don't deposit a check and wire money back.** By law, banks must make funds from deposited checks available within days, but uncovering a fake check can take weeks. If a check you deposit turns out to be a fake, you're responsible for repaying the bank.
10. **Sign up for free scam alerts from the FTC at ftc.gov/scams.** Get the latest tips and advice about scams sent right to your inbox.

If you spot a scam, report it at ftc.gov/complaint. Your reports help the FTC and other law enforcement investigate scams and bring crooks to justice.

Celebrating 100 Years

In 1919, a group of fifteen men came together and pooled resources in order to provide people a chance at home ownership that otherwise would not have been able to have that opportunity. Over the years, changes were made to the name, locations changed, and locations were added as the company grew. The products offered grew to more than just loans and savings.

Today, Coatesville Savings Bank has grown to five branches serving Chester and Lancaster Counties. The Bank offers a full range of products and services to meet the financial needs of those in our community. Whether you are looking for a checking account or are starting a business, Coatesville Savings Bank has a product that will help you meet your financial goals.

The trustees and employees of Coatesville Savings Bank are committed to providing outstanding customer service, competitive products and services, and involvement and support for the communities we serve.

We thank you for choosing Coatesville Savings Bank to serve you and help you meet your financial goals over the last 100 years.



Caring for you since 1919

Enjoy your summer by relaxing and letting your money work for you

18 Month CD

2.25% APY*

40 Month Raise Your Rate CD**

2.17% APY*



Coatesville
610-384-8282

New Holland
717-354-4696

Oxford
610-932-7756

Georgetown
717-786-8800

Quarryville
484-784-4006

www.coatesvillesavings.com

Member
FDIC

*Annual Percentage Yield (APY) is effective 8/1/18 and is subject to change without notice. \$250 minimum required to open and earn the APY.
Penalty for early withdrawal. Fees may reduce earnings.

**One-time rate adjustment is permitted anytime during the original term. When exercising the "raise your rate" option, the new rate will be determined by the current interest rate offered on a 36-month certificate of deposit. Additional deposits cannot be made during the term. The rate adjustment will not impact the original maturity date stated at account opening. "Raise Your Rate" certificates will automatically renew into a 36-month certificate of deposit not permitting an interest rate adjustment. Other restrictions may apply.