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## Upcoming Events

8/4- Oxford First Friday - “Rock the Block” 5:00 PM - 8:00 PM.

8/18- Oxford Movie in the park featuring “Sing” 8:30 PM - 10:30 PM.

8/19- New Holland Summer Arts Program featuring concert by Mood Swings 6:30 PM - 9:00 PM.

## Contact Us

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

## 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-4:00PM

Friday: 8:30 AM-6:00 PM

## A Note from Our President

As summer begins to wind down and people start talking about going back to school, it’s appropriate that we launch our newsletter to share our approach to community banking and promote our involvement in your neighborhoods.

We take pride in our history of service to the people in and around Chester and Lancaster counties. You are our neighbors; our community. All of our trustees and almost all of our employees live in these areas too. As a mutual bank, we are responsible to our depositors, not far-away stockholders or investment institutions. This structure allows us to focus on the communities we serve.

Watch for special promotions later in the year as we celebrate our 40<sup>th</sup> year serving the wonderful people in the New Holland community and our 10<sup>th</sup> year in the beautiful Georgetown community.

We hope you’ll add a few of these events to your calendar and discover why community only exists with your involvement. It’s who we are, and where you are.

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## Featured Product—The Gift of \$50

Tell your friends and family about Coatesville Savings Bank and why you bank with us. If that friend or family member opens a new checking account with a direct deposit with us from your referral, you could both earn The Gift of \$50. To learn more, visit your local branch and ask your customer service representative how to earn The Gift of \$50.

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## Did You Know?

Coatesville Savings Bank offers a convenient no-cost solution to depositing checks when you cannot make it to the bank. Download our free\* app on your mobile device and start making deposits today.

It is as easy as 1-2-3. Open the app, click “Deposit Check”, enter the dollar amount and snap a picture. Your deposit has been made. For additional details, contact a customer service representative at 484-784-4003.

\*Message and data rates may apply. Check with your phone carrier.

## Employee Spotlight

The following individuals are celebrating August anniversaries with Coatesville Savings Bank:

Kendra- 1 year  
Dawn- 3 years  
Andy- 6 years  
Michelle- 13 years  
Latifah- 15 years

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

## Featured Artist- David Katz "The Sky Painter"



Stop by our Coatesville office through August 31, 2017 to see artwork by David Katz featured in our lobby.

David Katz's paintings can also be seen by visiting <http://www.davidkatzart.com/about-us.html>

## Tip of the Month

### "Going out of business" sales: Are the deals real?

By: Colleen Tressler, Consumer Education Specialist, FTC

Who doesn't like to save money? Those big colorful "going out of business" sale signs can draw you in, like a moth to a flame. Before you fork over any cash, make sure you understand the real deal. Otherwise, you might get burned.

Here are a few things to think about.

#### *How can you tell if you're getting a good deal?*

Comparison shopping is your best bet. Check to see if the same, or similar, products are sold elsewhere for less. If you're at the store, use your smart phone to compare prices online.

Timing can make a big difference. The longer the sale lasts, the deeper the discounts. The trade-off: there will be less merchandise to choose from.

#### *Who's handling the sale? The store owner or a liquidator?*

Most of the time, the store owner or company is not in charge of running a going-out-of-business sale. Instead, they sell off their merchandise to third party liquidators, who hold the sale.

Liquidators may base discounts on the manufacturer's suggested retail price, which often is higher than what stores typically charge. That means goods can end up costing more than they did before the going-out-of-business sale began.

Liquidation firms generally don't honor gift certificates, coupons or store credits. Chances are they also have a "no refunds or returns" policy, so inspect merchandise carefully before buying. Make sure the instructions and warranty cards are included, especially if you're buying appliances and electronics.

#### When can a company advertise a "going out of business sale"?

The short answer is: only when a store is going out of business. It's against the law to advertise a "going out of business sale" when a store is not going out of business. If a store in your area is advertising what looks to be a bogus "going out of business sale," contact your [state Attorney General's office](#).

Some states limit how long a seller can advertise it's going out of business. For example, sales might be limited to 30 days unless the seller applies for, and is granted, an extension. That helps protect customers from being duped by never-ending "going out of business" sales.