



COMMUNITY BANK, N.A.
Bank and trust in us.



First Liberty
Bank & Trust

a division of COMMUNITY BANK, N.A.

November 2, 2011

Dear STEL Employees-

I met with one of your co-workers yesterday afternoon and found that your employer is switching Health Insurance options, and that many of you may need to open a new Health Savings Account. If you need assistance with this, I would love to assist you with that!

Health Savings Accounts at Community Bank, N.A. are **Completely Free**- we do not charge any service fees. Normally, we require \$30 as a set up fee, but this fee will be waived for all STEL employees. Also included with a free Health Savings account is the **free** VISA Debit Card, and **free** Internet Banking.

We also have **Completely Free** *Checking* and *Savings* accounts!

Feel free to contact me with any questions or to open an account. Most of the account opening can be done over the phone to make things easier for you. We would love to have your business! Bank Happy! ☺

Laura L. Hyde

Laura L. Hyde
Sales & Service Representative
Community Bank, N.A.
3909 Vineyard Drive
Dunkirk, NY 14048
716-672-2145