



# Rest assured with Downey Savings® Certificates of Deposit

Now FDIC-Insured up to \$250,000 per owner

The smart and safe choice. Secure rate of return.  
Interest compounded daily. Award-winning service.

**1-800-9DOWNEY**  
(1-800-936-9639)



**DOWNEY SAVINGS®**

*The Friendlier, Easier Place to Bank*

[downeysavings.com](http://downeysavings.com)

3-month CD

**3.15%**

APY\*/ min. \$1,000

6-month CD

**3.90%**

APY\*/ min. \$1,000

12-month CD

**4.00%**

APY\*/ min. \$1,000

\*Minimum \$1,000 deposit to open CD account. Annual Percentage Yield assumes principal and interest, compounded daily, remain on deposit for 365 days (366 in a leap year). APY effective as of 11/09/08. California only. Rates and terms subject to change without notice. Penalty for early withdrawal. Account subject to approval. Other restrictions may apply, see branch for details. ©2008 Downey Savings. All rights reserved.



**FDIC**

# Changing banks will make a difference



...when you expect to be  
treated with care, respect  
and great service.

Ranked "Highest in  
Customer Satisfaction with Retail Banking  
in California" in the J.D. Power and Associates  
2006 Retail Banking Satisfaction Study<sup>SM</sup>.

## With Downey Savings' FREEdom Checking

- You'll never pay a monthly service charge
- You can write as many checks as you like
- There's no direct deposit requirement
- No minimum balance required
- Free checks✓
- Free Online Banking
- Free Online Bill Pay
- Free VISA® Check Card



For the location of your nearest Downey Savings branch, visit  
[www.downeysavings.com](http://www.downeysavings.com) or call 1-800-9DOWNEY toll free.

Downey Savings received the highest numerical score among retail banks in California in the proprietary J.D. Power and Associates 2006 Retail Banking Satisfaction Study<sup>SM</sup>. Study based responses from 3,484 households in California, measuring 11 providers and measures opinions of consumers with their primary banking provider. Proprietary study results are based on experiences and perceptions of consumers surveyed in October and November 2006. Your experiences may vary. Visit [jdpower.com/cc](http://jdpower.com/cc). ✓ Free first order of Downey Value Checks.



# Downey Savings

## The Friendlier, Easier Place to Bank



Downey Savings wants to thank our customers for ranking us "Highest in Customer Satisfaction with Retail Banking in California" in the J.D. Power and Associates 2006 Retail Banking Satisfaction Study<sup>SM</sup>.

Since our founding nearly 50 years ago, Downey Savings has strived to serve our customers with good old-fashioned, one-to-one personal service. We accept this award with sincere appreciation of our employees and with the commitment to serve you even better.

Come see why our customers rate us so highly.  
169 Convenient locations throughout the state of California.  
For the Downey Savings branch nearest you, call us toll-free at:

**800-9DOWNEY (800-936-9639)**

or visit [www.downeysavings.com](http://www.downeysavings.com)

 **DOWNEY SAVINGS<sup>®</sup>**

FREE Checking • FREE Online Banking • FREE Online Bill Pay