

Deposit Product

IRA ... Need 2004 Tax Deductions?

A traditional IRA may offer you two important tax advantages:

1. Deductible Contributions

You may be allowed to deduct your total annual Traditional IRA contributions on your federal income tax return.

2. Tax-Deferred Earnings

Every penny of the earnings in your Traditional IRA is 100% free from federal income tax until you withdraw it from your account.



Starting in 2002, the annual Traditional contribution limits were raised. Individuals age 50 and older will benefit from even higher limits, allowing those closest to retirement to save even *more*.

➡ **For More Information, speak to one of our New Accounts Specialists**

Loan Product

Freedom Home Equity ... Need to pay off those High Interest Rate Credit Cards?

Who is this program for?

If you are a qualified home owner, you may borrow amounts up to 90 percent of the equity in your home. (Your home equity is the appraised value of the property minus any outstanding mortgage loan balances).

How can you use a Freedom Home Equity Line of Credit?

- Education / Tuition
- Debt Consolidation
- Automobiles
- Home Improvements
- Weddings
- Vacations
- ... and more

What are the Benefits?

- Tax advantages (Consult your tax advisor)
 - Check Writing
 - Low Interest Rate
 - Quick Approvals
- NO Closing Costs —



➡ **For More Information, speak to one of our Loan Officers**

Reminders



There are numerous SCAMS on the Internet or conducted by telephone where criminals will try to steal information from people. Remember to be vigilant and never reveal your personal information to a suspicious individual or organization.

▶ **Educate yourself on Identity Theft:**

'Stealing of another person's social security number, credit card number, and other personal information for the purpose of using the victim's credit rating to borrow money, buy merchandise, and otherwise run up debts that are never repaid.'

Go to <http://www.freedombankwv.com> and click on the 'Fraud' link for more information on Identity Theft, Phishing and other Internet related scams. Stop by one of our branches for additional information brochures.