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*You must have a personal Citizens Checking Account to receive the cash bonus.



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\$500

To get \$250*

make a single or multiple deposits totaling \$5,000 (not currently on deposit with Citizens) into one personal savings account April 17 – 30th and maintain the balance for five consecutive months¹.

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make a single or multiple deposits totaling \$10,000 (not currently on deposit with Citizens) into one personal savings account April 17 – 30th and maintain the balance for five consecutive months¹.

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Terry C. Jones

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Annotated Manual of Statutes and Regulations, 1969 Encouraging Savings Through Tax-preferred Accounts Organisation for Economic Co-operation and Development, 2007 To boost their domestic saving rate many OECD countries have introduced savings accounts that offer tax advantages called tax preferred saving accounts This report describes and analyses various tax preferred savings accounts excluding pension related accounts in a cross section of 11 OECD countries Based on a comparison of results the report then answers the following questions 1 which income groups benefit the most from these accounts 2 to what extent do these accounts generate additional savings and 3 how much tax revenue is foregone due to these accounts Based on the findings the report also suggests measures on how to improve the effectiveness of tax preferred savings accounts For a complete list of titles that have been published in the Tax Policy Studies series please see www.oecd.org/ctp/taxpolicy/studies Code of Federal Regulations, 1963 **Parliamentary Debates** New Zealand. Parliament, 1956 Savings and Time Deposit Banking American Institute of Banking, 1968 Standard Accounting Manual for Savings and Loan Associations American Savings and Loan Institute, 1956 **Savings and Loan News**, 1983 Official Documents, Comprising the Department and Other Reports Made to the Governor, Senate, and House of Representatives of Pennsylvania Pennsylvania, 1889 *The American Financial System* James B. Lutke, 1967 **Scottish Banking and Insurance Magazine**, 1885 **Savings Bank Journal**, 1960 **Official Documents, Comprising the Department and Other Reports Made to the Governor, Senate and House of Representatives of Pennsylvania**, 1892 Bankers Monthly, 1924 *The Investor's Monthly Manual*, 1888 The Law Reports, 1890 **Savings and Loan Principles** American Savings and Loan Institute, Lawrence Vincent Conway, 1960

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