

EBS

75  
YEARS

**EBS Building Society**

is regulated by the Financial Regulator.  
Chief Office: The EBS Building,  
2 Burlington Road, Dublin 4.  
Registered No.139.



Our images were sent to us from all over  
Ireland through our EBS Photography  
Challenge. Visit [www.ebsfamilymoments.ie](http://www.ebsfamilymoments.ie)

**If you have children or teenagers, talk to us  
today about getting their savings started too.**

**Terms and Conditions apply.** The EBS Family Savings Account is a rolling one year fixed savings account. You will be advised of the rate available at the commencement of any subsequent term. Interest is subject to DIRT, where applicable. There is a minimum opening balance of €1 and a maximum opening balance of €1,000. Monthly instalments are by direct debit, the minimum monthly instalment is €100, and the maximum is €1,000. Lump sum lodgements are not permitted in year one. Thereafter, in each subsequent 12 month period, an aggregate amount of €50,000 may be lodged to the account, in addition to the monthly direct debit lodgements. Maximum of two withdrawals per year – one at any time and one at the end of the account year. There is a limit of one account per person. Account holders must be over 18 years of age. Information correct as of 15/02/2010.

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Where Family Counts

Savings  
**EBS Family Savings Account**

# Savings that grow with your family



Lloyd from Dunmore East, Waterford  
getting busy in Grandad's garden.

# A savings account that keeps up with your growing family.

The EBS Family Savings Account† lets you plan for the little, and not so little, extras that come with family life.

Whether it's the cost of education, from primary school right up to college, that long-promised family trip to Florida, their first car (including the lessons), the presents for next Christmas and not to mention the unexpected events... everyone's life is different.

Save between €100 and €1,000 every month and be ready for whatever your family needs.



Rebecca, Sinéad, Eireann & Clodagh from Kildare line up on Confirmation day.

## EBS Family Savings Account Features

The EBS Family Savings Account is a rolling one year fixed savings account.

### Year one

- You can open the account with as little as €1 (maximum €1,000) and set up a monthly direct debit of between €100 and €1,000.
- The interest rate in year one is a highly competitive one year fixed rate\* – giving you access to a rate which is usually only available on large lump sum deposit accounts.
- You can make a maximum of two withdrawals a year, one at any time and another at the end of the term, (i.e. on the 12 month anniversary of opening your account), giving you the freedom to access your savings when you need them most.

### From year two onwards

- After year one, you can cash in your savings or continue to reap the reward from a rate that will be competitive with the best fixed rates of interest at the time.
- In addition, you can now also top up your monthly saving payments by making a lump sum lodgement of up to €50,000 per year.
- In year two, the interest rate will be the reinvestment rate on our 12 Month Fixed Term Account. From year 3 onwards, the rate will be variable.

### Looking for savings advice?

To help our members make the most of their savings we have a new 'Ask the Savings Expert' feature. You can have your money queries answered quickly by simply emailing your questions to [askthesavingsexpert@mail.ebs.ie](mailto:askthesavingsexpert@mail.ebs.ie).

To find out more, drop in to your local EBS, call 1850 203636 or visit [www.ebs.ie](http://www.ebs.ie)

\* This is a rolling one year fixed account. You will be advised of the relevant rate at the time of opening the account and at the commencement of each subsequent term. In year two, the rate will be the then prevailing rate one year fixed rate. Thereafter, a variable rate will apply. The interest rate will be available from any of our offices or on our website at [www.ebs.ie](http://www.ebs.ie).



Ábhrístín and his daughter Duibheasa from Belfast explore the Great Barrier Reef.



Paul Chiu from Lucan graduates with a very proud family.



Nathan from Dublin behind the wheel of his first Beetle.