

You prepared for this day  
for the last 22 years. And so did we.

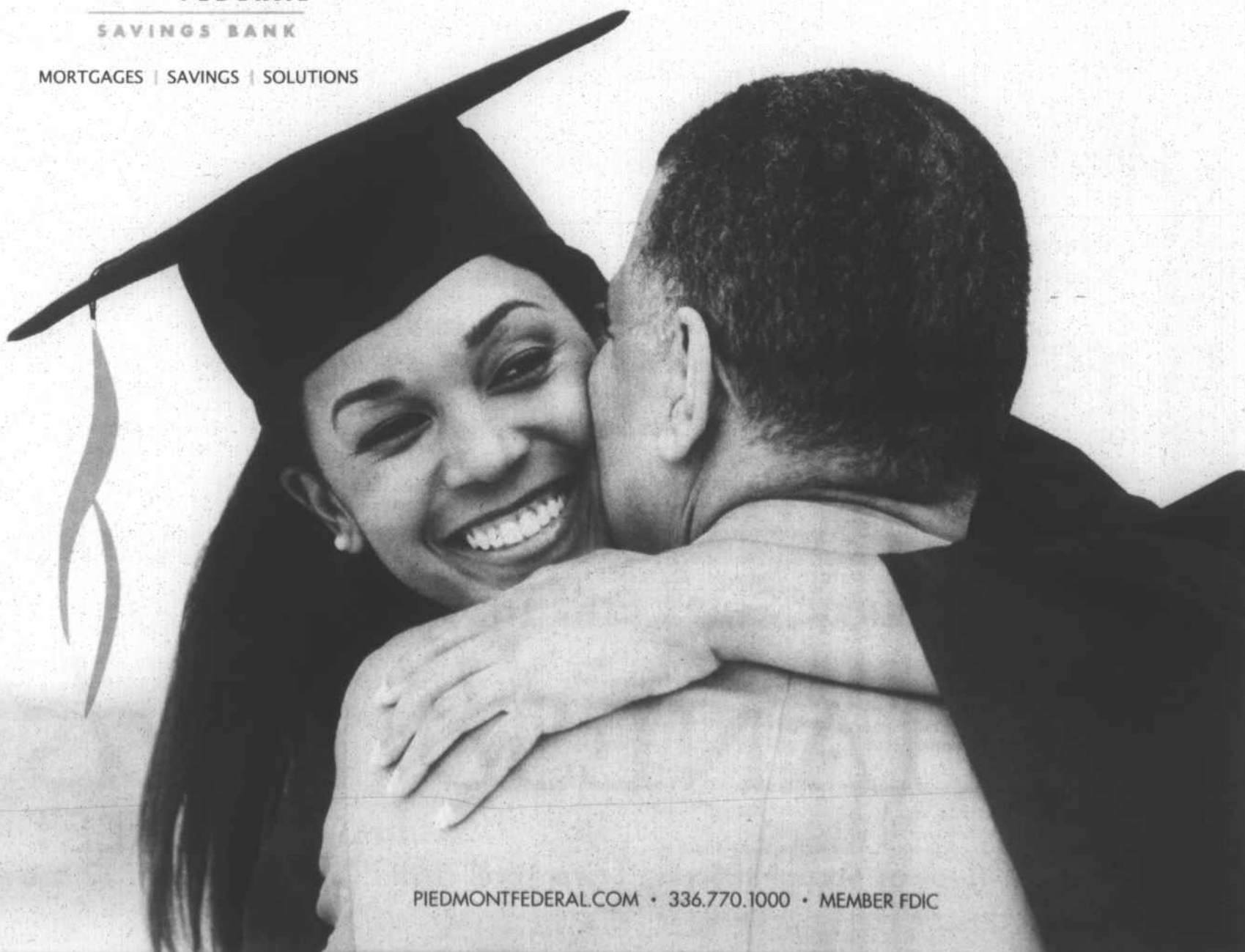
A Coverdell Education Savings Account (CESA) from Piedmont Federal Savings Bank will help ensure your kids can afford to go to college. Or preschool for that matter, because a CESA grows tax-free and can be put toward any level of education. It basically works like an IRA, but for learning.

We'll help you with the when and how to set one up, and the know-how to take full advantage of it.

In other words, we'll give you an education on education.

**Piedmont**  
FEDERAL  
SAVINGS BANK

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