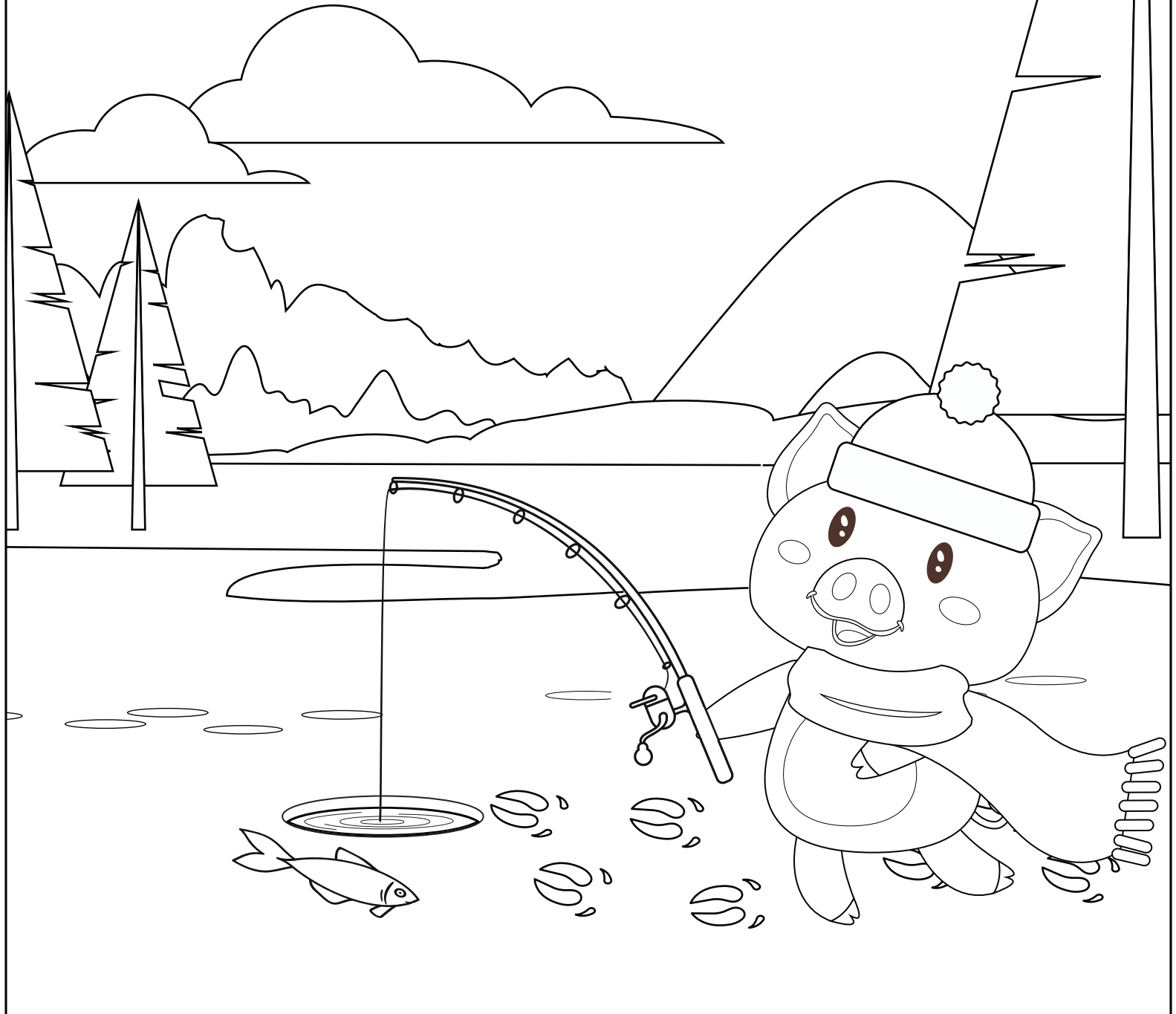


# LIFE ON THE LAKE



**Win points toward prizes with every deposit into your Penny's Savings Club account!**

- For kids 0-12
- No minimum balance requirement to earn interest
- Visit your local Frandsen Bank for details

**FRANSDEN BANK & TRUST**



Member FDIC

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

**Real people.  
Real results.**