

**DAYS OF  
INTEREST  
TO**

*You*



# Extra Attention to the Calendar Inside may mean extra interest for you

## HOW WE FIGURE INTEREST

**S**IMPLICITY and econ-  
omy characterize

the Buffalo Savings Bank method of figuring interest. Briefly, interest is figured from the *first of every month* to the end of the quarter. But to make it more convenient for you, we allow *ten business days* at the beginning of each quarter, and *three business days* at the beginning of the other months for deposits to draw interest from the very first of the month, provided, of course, that the money remains on deposit until the end of the quarter.

Interest is paid on moneys withdrawn during

The calendar inside is arranged to show you clearly the dates on which you may make deposits to draw interest from the first of every month. It also pictures the division of the year into interest quarters. Keep the folder in some convenient place where it will constantly remind you of your opportunities to earn extra interest on your savings.

the last *three business days* of any quarter. This permits the withdrawal of any sum you may

need for payments falling due on the first of the following month, *without sacrificing interest.*

## LOANS AGAINST PASS BOOKS

Even if you find it necessary to make a withdrawal before the three day period, it is still possible to save a great part of your quarter's interest by arranging a short term loan against your pass book at 5 per cent. Ask an officer about this before making any large withdrawals during a quarter.

INTEREST IS PAID ON DEPOSITS OF \$1.00 TO \$7500.00 AND ON ANY INTEREST ACCUMULATED THEREON

# BUFFALO SAVINGS BANK

*Oldest Bank in Buffalo—Chartered in 1846*

Only a bank that has the word "Savings" in its name is a Savings Bank. Look for the word "Savings."

Main and Genesee Streets  
Buffalo, New York

This bank does not own any stock. The Savings Bank law does not permit such an investment.

*Open Saturday Evenings from 5 to 9 o'clock*

# PUT YOUR MONEY TO WORK FROM THE FIRST OF EVERY MONTH

1st Quarter

2nd Quarter

3rd Quarter

4th Quarter

1931 JANUARY 1931

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

Deposits made on days in red blocks will draw interest from Jan. 1st if left until the end of the quarter, March 28th.

1931 FEBRUARY 1931

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
	7	8	9	10	11	12
	13	14	15	16	17	18
	19	20	21	22	23	24
	25	26	27	28		

Deposits made on days in red blocks will draw interest from Feb. 1st if left until the end of the quarter, March 28th.

1931 MARCH 1931

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
	7	8	9	10	11	12
	13	14	15	16	17	18
	19	20	21	22	23	24
	25	26	27	28	29	30
	31					

Deposits made on days in red blocks will draw interest from Mar. 1st if left until the end of the quarter, Mar. 28th.

Interest is paid on money withdrawn on days in green blocks provided deposits were made not later than March 4th.

1931 APRIL 1931

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30		

Deposits made on days in red blocks will draw interest from Apr. 1st if left until the end of the quarter, June 27th.

1931 MAY 1931

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

Deposits made on days in red blocks will draw interest from May 1st if left until the end of the quarter, June 27th.

1931 JUNE 1931

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

Deposits made on days in red blocks will draw interest from June 1st if left until end of quarter, June 27th.

Interest is paid on money withdrawn on days in green blocks provided deposits were made not later than June 3rd.

1931 JULY 1931

SUN	MON	TUE	WED	THU	FRI	SAT
			1	2	3	4
5	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28	29	30	31	

Deposits made on days in red blocks will draw interest from July 1st if left until the end of the quarter, Sept. 28th.

1931 AUGUST 1931

SUN	MON	TUE	WED	THU	FRI	SAT
						1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29

Deposits made on days in red blocks will draw interest from Aug. 1st if left until the end of the quarter, Sept. 28th.

1931 SEPTEMBER 1931

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30

Deposits made on days in red blocks will draw interest from Sept. 1st if left until end of quarter, Sept. 28th.

Interest is paid on money withdrawn on days in green blocks provided deposits were made not later than Sept. 3rd.

1931 OCTOBER 1931

SUN	MON	TUE	WED	THU	FRI	SAT
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	31

Deposits made on days in red blocks will draw interest from Oct. 1st if left until the end of the quarter, Dec. 29th.

1931 NOVEMBER 1931

SUN	MON	TUE	WED	THU	FRI	SAT
	1	2	3	4	5	6
	7	8	9	10	11	12
	13	14	15	16	17	18
	19	20	21	22	23	24
	25	26	27	28	29	30

Deposits made on days in red blocks will draw interest from Nov. 1st if left until the end of the quarter, Dec. 29th.

1931 DECEMBER 1931

SUN	MON	TUE	WED	THU	FRI	SAT
					1	2
					3	4
					5	6
					7	8
					9	10
					11	12
					13	14
					15	16
					17	18
					19	20
					21	22
					23	24
					25	26
					27	28
					29	30
					31	

Deposits made on days in red blocks will draw interest from Dec. 1st if left until the end of the quarter, Dec. 29th.

Interest is paid on money withdrawn on days in green blocks provided deposits were made not later than Dec. 3rd.

Banking Hours DAILY 9 A. M. to 3 P. M.  
(Sundays and Holidays excepted)

**BUFFALO SAVINGS BANK** — Main and Genesee Streets  
Oldest Bank in Buffalo — Chartered in 1846

Banking Hours SATURDAY 9 A. M. to 12 M.  
Saturday Evenings 5 P. M. to 9 P. M.

THE

# BUFFALO SAVINGS BANK

## Method of Crediting Interest

ACTUALLY

## Doubles Earned Interest

A comparison of interest figured over an entire quarter on the basis of total monthly deposits of \$100 by the Buffalo Savings Bank Method as against a method in common use.

### ILLUSTRATION

*As for the quarter from April 1 to July 1.*

DEPOSITS made, up to	AMOUNT of deposits	MONEY is at work for	INTEREST CREDITED	
			COMMON METHOD	OUR METHOD
April 11	\$100.00	3 months	\$1.00	\$1.00
May 4	100.00	2 months	No interest	.67
June 3	100.00	1 month	No interest	.33
<b>TOTALS</b>	<b>\$300.00</b>	.....	<b>\$1.00</b>	<b>\$2.00</b>

The above table clearly illustrates just how the **SAME TOTAL MONTHLY DEPOSITS** at the **SAME RATE OF INTEREST** (4% per annum) may earn **DOUBLE INTEREST** because of the **BUFFALO SAVINGS BANK Method of Figuring.**

### SUMMARY

<b>BUFFALO SAVINGS BANK METHOD</b>	<b>\$2.00</b>
(which credits interest from the first of every month)	
<b>METHOD IN COMMON USE</b>	<b>\$1.00</b>
(which credits interest only from the first of every quarter.)	
<b>EXTRA INTEREST FOR YOU</b>	<b>\$1.00</b>

Telephone Washington 0555

*Put Your Savings in a "Savings" Bank*