

Union's Hometown Newspaper

TOWNSHIP OF UNION ALL AMERICAN

SOAP BOX

DERBY

Thursday

JULY 4th, 2013

10:00 a.m.

ON

Stuvvesant Ave.

between

Mountain View Ave.

and Tyler Street.

INDEPENDENCE DAY

CELEBRATION

CONTINUES ALL

DAY AND EVE.

See article below

for details.)

Z

Newark, I

US POSTAGE PAID Permit #1081

PRSRT STD-

MEMORIAL DAY PARADE HONORS VETS ALONG WITH THOSE KIA

Submitted by: Charlie Oliva - Photos by Ron Giameo, Jr.

Local veterans were honored for their service to our nation at the Union Township Veteran's Alliance 2013 Memorial Day Parade on May 27. The parade began at Stuyvesant and High Avenues, and there was an extended parade route in front of Connecticut Farms School.

Township World War II veterans served as the Grand Marshalls of this year's parade. There were floats, Clydesdale horses, military units and military vehicles, motorcycles, the Denville String Band, Civil War reenactments, and many civic and youth organizations who marched for our military. There was live cannon fire during the ceremony at the end of the parade at Honor Roll Park.

These and additional photos from this event can be found on Facebook at Township of Union, New Jersey - Government







ANNUAL INDEPENDENCE DAY CELEBRATION

The Township of Union will hold its annual Independence entries will be accepted. Day celebration on Thursday, July 4th, 2013. The festivities will begin with Union's 6th Annual "All American Soap Box Derby" at 10:00 a.m. on Stuyvesant Ave. between Mountain view Ave. and Tyler Street. Girls and boys between the ages of 8 and 12 up to 5"0 in height and no more than 100 lbs. can enter the race. Only Union Township residents can participate in this event. Participants must be accompanied by a parent or guardian to race. The deadline to enter is June 19, 2013. Space is limited to the first 32 qualified contestants. No late July 5th beginning at 7:30 p.m. at Biertuempfel Park.

The festivities continue at Biertuempfel Park on Winslow Ave. & Vauxhall Road with the first of our outdoor Summer Concert Series. Emil Stucchio & the Classics will supply the entertainment at 7:30 p.m. followed by our "2013 Fireworks Spectacular" beginning at dusk. Refreshments will be available for purchase. Bring a blanket or lawn chair and enjoy the show!

In the event of rain the celebration will be held Friday,

THIS SPACE IS NOW AVAILABLE FOR ADVERTISING !!!

Demand for advertising in this space has been high. It is now available on a first come first served basis. Call Tina today to reserve the space in this or other Renna Media publications. Each month 5,000 newspapers are printed and 4,000 are mailed free to businesses and residents with the balance being distributed free throughout town.

> Reserve space in the next issue. Call Tina today at 908-418-5586 or email info@rennamedia.com

POSTAL PATRON



Spirit of Union is published by Renna Media. 5,000 newspapers are printed monthly and 4.000 are mailed free to businesses and residents in Union and distributed free at distribution sites throughout town.

Although great care has been taken to ensure the information contained within is accurate, Renna Media assumes no liability for errors or omissions.

Tina & Joe Renna, Publishers 202 Walnut Ave., Cranford, NJ 07016 (908) 418-5586 Fax: (908) 709-9209 E-mail: info@rennamedia.com

RENNA MEDIA ALSO PUBLISHES 8 MONTHLY NEWSPAPERS MAILING OVER 35.000

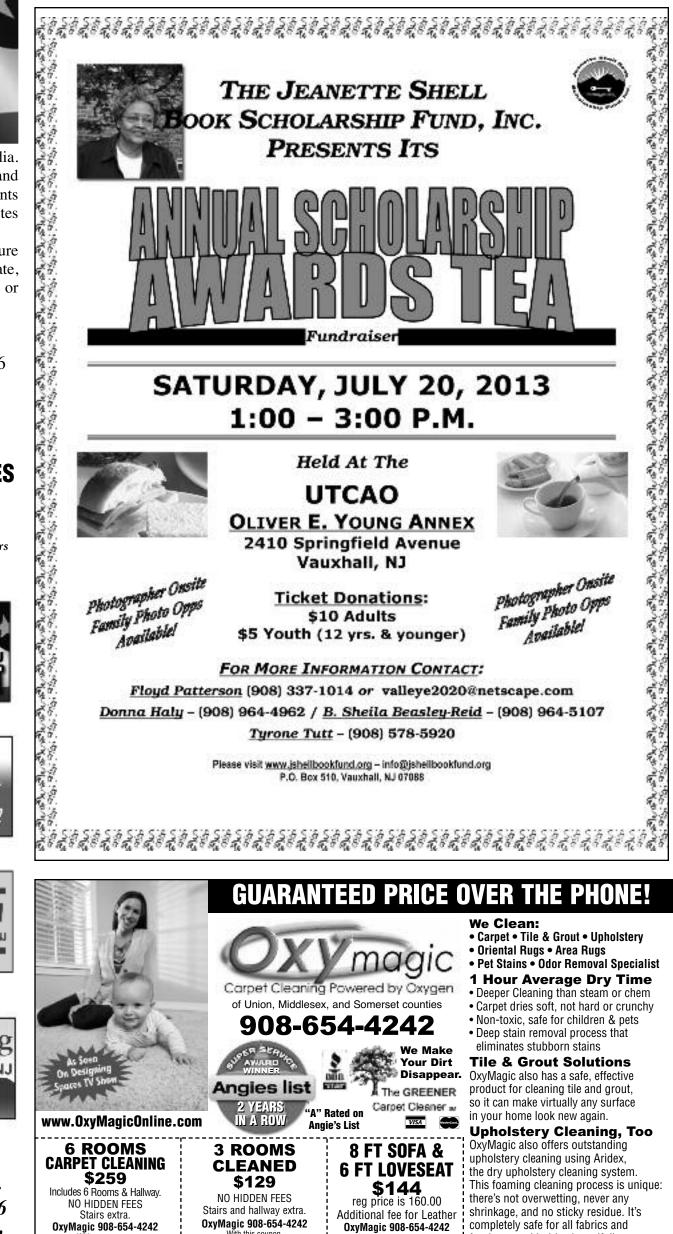
With ads starting at \$50 our communty newspapers are the best value for your advertising dollar!



Reserve space in the next issue. Call Tina today at 908-418-5586 or email info@rennamedia.com

Qty: 3,000

Qty: 6,500



this coup

Small furniture moving only. Expires 9/10/2013.

With this coupon. Small furniture moving only Expires 9/10/2013.

furniture, and it dries beautifully,

We also clean leather!

With this coupon. Small furniture moving only. Expires 9/10/2013.



Specializing in Sub Acute Rehabilitative Care and Long Term Nursing Care.

Enjoy the amenities of a vacation during your rehab stay

At Alaris Health at Riverton you will not only receive quality care and state of the art physical, occupational and speech therapy you will enjoy the amenities of a vacation.

- Private Suites
- Laptop and Wi-Fi Service
- Cable Television and Phone included Dry Cleaning
- Respite Stays Available

- Concierge Program • Pet Friendly
- Salon

Make Your Reservation Today

(732) 499-7927 1777 Lawrence Street • Rahway, NJ 07065







ROTARY CLUB HONORS DAVID ARMINIO



At its "Eloquence Soiree" on the evening of June 5, 2013, the Union Rotary Club honored Township of Union Board of Education member David Arminio along with the YMCA of Eastern County. Mr. Arminio had a 36-ywear career as a Language Arts teacher at Kawameeh Middle School. Among many other notable activities, Mr. Arminio is known for announcing the Union High School home football games.

MRS. MOSES HONORED AT UNICO DINNER



On Saturday, June 1, 3013, the Union Chapter of UNICO International presented plaques of recognition to Annie Moses, Principal of the Connecticut Farms Elementary School, and Michael Boll, Sergeant in the Union Police Department. Both honorees were recognized for their service to the Township of Union community, especially to children.



18TH CENTURY PASTOR REV. JAMES CALDWELL SPOKE AGAIN FROM HIS PULPIT

On Saturday, June 8, at Connecticut Farms Presbyterian Church, 888 Stuyvesant Avenue, Union, Jeff Tew, an actor and reenactor, portrayed Rev. James Caldwell, preaching two sermons he might have given during the American Revolution.

The first conveyed Caldwell's rabble-rousing against Great Britain—he was known as "The Fighting Parson." The second delivered his profound sorrow and anger over his wife's death at the hands of the British.

Consultation on the script was provided by Rev. Roberta Arrowsmith, pastor of Connecticut Farms Presbyterian Church, and Rev. Robert Higgs, pastor of the First Presbyterian Church in Elizabeth—both of which were parishes of Rev. Caldwell that were burned to the ground by British forces during the war.

The event, sponsored by the Union Township Historical Society, commemorated Hannah Caldwell Day, June 7, the anniversary of the death of the minister's wife during the Battle of Connecticut Farms.

Non-members were invited to attend.

GARDEN CLUB OF UNION

The Garden Club of Union will meet Wed, July 3, at 7 p.m. in the Bonnel Room of Town Hall. We will discuss the maintaining the Municipal Gardens, trips and horticulture. It is also the last day to bring in your garden recipes. Refreshments will be served. New members always welcome.





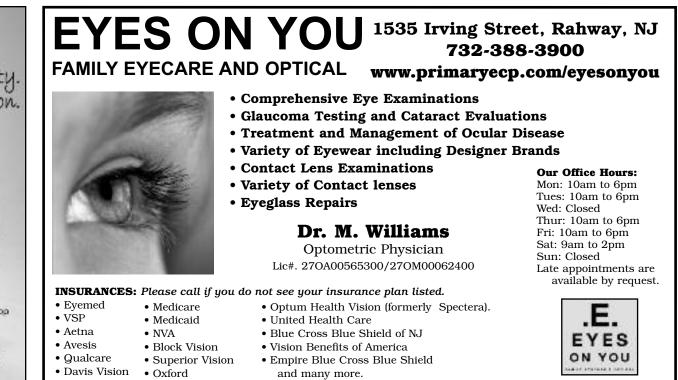
Refreshments followed at the Caldwell Parsonage, 909 Caldwell Avenue, Union. Admission was free; donations were gratefully accepted.

The next meeting of the UTHS will be held on Sunday, June 23, at 2 pm at the Parsonage. For more information, call Barbara La Mort at 908-687-0048.

CHRISTMAS IN JULY

On Saturday July 13, 2013 the Garden State Ryderz MC a non-profit motor cycle club will be hosting a fundraiser for Children with cancer.

The event will be held at the Indian Motor Cycle store located at 2385 Route 22. The event is called Christmas in July. There will be a 45mile police escorted motorcycle ride through scenic Union County. Upon return the Club will be serving a hot and cold buffet. The donation is \$10 with a toy and \$20 without. Registration is from 9am to 11:30am the ride will leave at 12 noon. All are welcome. Even if you are not rider. Vendors will also be on site. 100 % of the proceeds will go to Davids Touch Foundation.'





TEAMLAW.COM

TOBIN REITMAN GREENSTEIN CARUSO WIENER KONRAY & KESSLER



- Motor Vehicle Accidents
- Slip & Fall Accidents
- Dog Bites
- Medical Malpractice
- Legal Malpractice
- Wrongful Death
- Birth Injuries
- Nursing Home Neglect
 Immigration
- Unsafe Products
- Employment Cases
- Traffic Violations/DUI
- Workers Compensation
- Social Security
- Construction Site Accidents
- · Boating Accidents

Serving the Union County Area Since 1965 TeamLaw.com

Se Habla Español • Fala-Se Portuguese

Main Office: 136 Central Avenue, Clark 732.388.5454

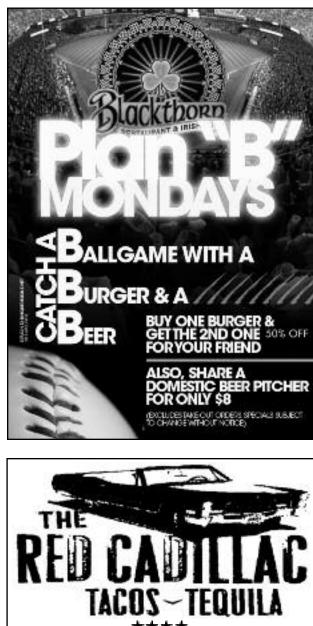
Branch Offices: (By Appointment Only)

Elizabeth • 908.351.3322 Westfield • 908.654.7337 Perth Amboy • 732.738.7774 New Brunswick • 732.246.7755

Summit • 908.598.0300 Edison • 732.902.2007 West New York • 201.861.1494 Plainfield • 908.756.9209

Orange • 973.672.6551 Newark • 973.622.1122 Jersey City • 201.653.0101





AS SEEN IN THE NEW YORK TIMES! Your favorite Mexican Joint, driven by your favorite Restauranteur, Joe Montes. Whether your looking for Killer Mexican Street Cuisine or a Hip City Lounge to park for awhile with a Cadillac Margarita or a Lobster Tail Fajita. Hours of operation: Wed, Thu & Sat: 1pm-2am, Fri 11:30am-2am, Sun 1pm-9pm

2258 Morris Avenue Union New Jersey 07083 908-349-8411 www.The RedCadillacNJ.com

BOYS & GIRLS CLUBS OF UNION COUNTY HONOR VALUED VOLUNTEERS

On May 15, 2013, Boys & Girls Clubs of Union County held an awards dinner at Galloping Hill in Union, NJ. The dinner was held in honor of over 175 volunteers that donate their time to the Boys & Girls Clubs.

In attendance were Boys & Girls Clubs of Union County board members, professional staff, club teen volunteer members, and adult volunteers. Over 90 volunteers received an award for their hard work and dedication to the Clubs. Youth volunteers from each Club were also recognized for their community service efforts and participation in the Clubs' Keystone and Torch programs.

Among the award recipients was, Ned Fox, who has volunteered over 700 hours with Boys & Girls Clubs. Mr. Fox has dedicated his time and is the primary catalyst responsible in the relaunch of our successful Bike Exchange program at the Plainfield Clubhouse.

There were special performances were presented by some of the Clubs' talented members. The Elizabeth Club's dance troop performed their piece entitled "Don't Forget About Us," a spoken word performance that helped raise awareness about gun violence in their community. Marlisa Shaw, Union Club member, also performed her rendition of Maya Angelou's "Still I Rise." Both performances were featured at Steve Adubato's Stand & Deliver: A Night of Eloquence.

Also in attendance was Justin Phillips, 2013 Boys & Girls Clubs of Union County Youth of The Year recipient. Mr. Phillips gave a warm welcoming to all the volunteers, thanking them for their hard work and dedication. He stated "Without people like you and without the Boys & Girls Club, I would not be where I am today."

Russell Triolo, CEO, Boys & Girls Clubs of Union County, also addressed the attendees. Mr. Triolo thanked the volunteers and club members for their efforts throughout the year, referring to them as the most vital part of the organization. Mr. Triolo stated, "You have chosen to give us your most valuable commodity, your time, and



(above, l-r) Russell Triolo, Chief Executive Officer, Boys & Girls Clubs of Union County; Erin Duffy, Plainfield Club Director; Ned Fox, Volunteer; Geraldine Boone, Board of Director, Boys & Girls Clubs of Union County.

for that we are grateful!"

The Boys & Girls Clubs of Union County, which operates facilities in Union, Roselle, Plainfield, Elizabeth and Hillside, serves over 7,500 children. They seek to inspire and enable young people, who need them most, to realize their full potential and have provided opportunity for youth since 1955. They are part of a national network of some 4,000 neighborhood-based facilities, Boys & Girls Clubs of America, which serves more than 4.6 million young people annually, in all 50 states and on U.S. military bases worldwide. Known as "The Positive Place for Kids," the Clubs provide guidance-oriented character development programs on a daily basis for children 6-18 years old, conducted by a full-time professional staff. Key Boys & Girls Club programs emphasize leadership development, education and career exploration, financial literacy, health and life skills, the arts, sports, fitness and recreation, and family outreach.

To find out more about SMART Girls or the many year round youth development programs offered by BGCUC, please visit http://www.bgcuc.org or call 908-687-7976.



VOLUNTEER PARK SOCCER FIELD NOW OPENED

Union Soccer Teams, fans and the public from the Township of Union were invited to the grand opening of the new soccer field at Volunteer Park on the corner of Burnet Ave. and Stanly Terr. The celebration took place on June 1st beginning at 9 a.m. Township of Union officials and special guests, including Manny Schellscheidt, Head Coach for Red Bulls Youth Academy were in attendance.

"Volunteer Park was originally dedicated for the use of our soccer enthusiasts back in 2002 as a state of the art soccer field at that time;" stated Mayor Clifton People Jr. "Several years later, the Township Committee enhanced the field with lights to lengthen the play time for the evergrowing soccer playing population in our town. The soccer program has continued to grow in leaps and bounds here in Union and the youth playing population is over 800 and growing

strong!"

The grand opening ended with a ribbon cutting with Mayor Clifton People Jr. and soccer player Andrea Santiago from Union Lady Dragons team followed by a ceremonial "first kick" through the goal, where 10 soccer players from various Union teams took part of.

"As a soccer mom of a 5 year old who participates in the kinder-soccer program here in town, I look forward to one day being able to sit in one of those bleachers actually watching him play in this field," commented Suzette Cavadas, Recreation Commissioner, "I look forward to that day. I believe that this soccer field will continue to inspire our youth to join the ever growing popularity of soccer in Union."

For more information on Volunteer Park Soccer Field please contact the Recreation Department at (908) 686-4200.





(above) Photos by Ron Giameo, Jr. These and additional photos from this event can be found on Facebook at Township of Union, New Jersey - Government



VFW MICHAEL A. KELLY POST 2433 CELEBRATES LOYALTY DAY

At a luncheon and awards presentation program held recently, the Michael A. Kelly Post 2433, Veterans of Foreign Wars and its Ladies Auxiliary honored two groups. The first included representatives of our uniformed services and a post member, while the second recognized winners of VFW essay contests in our schools.

Loyalty Day is celebrated across the nation as an opportunity to honor people who performed some heroic act or a group of patriotic acts in their communities. It generally includes, but is not limited to, fire, police and EMT personnel, post members and active local citizens.

This year's honorees are Rodney Sena of Union's Emergency Unit, Union Police Sgt. Robert Christie, Union Firefighter Randall Poole (Ret.), and Dick Rembert, Kelly Post Chaplain. Bob Johnsen, Post Quartermaster, chaired the Loyalty Day Awards Program.

EMT Rodney Sena, who is known for his cheerfulness and dedication, serves in executive positions with the unit while maintaining high grades in his studies at Kean University where he is majoring in medicine.

Sgt. Robert Christie is commander of the Traffic Bureau and has also served in many outreach programs with the department. He has worked on D.A.R.E., as liaison with First Aid Squad, and as Director of the Explorer Post. He's been instrumental in securing grants to expand Union's D.W.I. enforcement and each year he spearheads the Clickit or Ticket Program which emphasizes the importance of wearing seat belts. A life member of the Union Volunteer EMS, county and state D.A.R.E. associations and Municipal Alliance Against Drug and Alcohol Abuse, he also finds time for Local 69 PBA and the NJ Explorer Advisory. After a distinguished, 22-year career as a firefighter, proficient in all phases of the work and recipient of numerous Departmental Unit Awards for actions above and beyond the call of duty, Randall Poole was forced to retire because of a debilitating injury. Typically, he was trying to save the life of a Union teenager when he sustained the injury. A dedicated firefighter, his daily presence will be sorely missed by members of the Union Fire Department.

Dick Rembert, Chaplain of the Kelly Post, has distinguished himself for a number of years as he led the devotions at post meetings and group functions. He faithfully reported on illnesses or deaths and rarely missed a meeting, function, or funeral. He was also called upon to represent the post at civic gatherings and often led prayers at them. Dick is retiring from the office of chaplain this year, and the post honors his service with this award.





(above, l-r) Kelly Post, VFW, Loyalty Day Honorees Leo Graf, Post Commander; Dick Rembert, Post Chaplain; Firefighter Randal Poole; EMT Rodney Sena; Union Police Sgt. Robert Christie; and Program Chair, Robert Johnsen, Post Quartermaster.

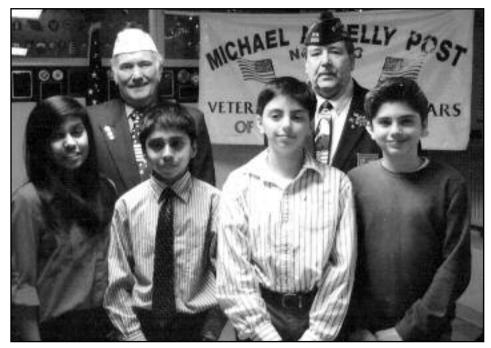


VFW ESSAY CONTEST WINNERS

Winner of this year's Voice of Democracy Essay Contest was Union High School Junior, Shivani Patel. Writing on the theme "Why I'm Optimistic About Our Nation's Future", she repeated her 2012 win.

First Place in the Patriot's Pen Contest went to Shivani's brother, Kawameeh 6th grader, Josh Patel. His essay on "What Would I tell America's Founding Fathers" also came out second in NJ's 5th District.

Second and Third place winners were Kawameeh 7th graders, Matthew Grahl and Michael Flanagan, respectively. Dennis Clark, Past State VFW Commander, chaired the essay contest committee.



(above, l - r) Voice of Democracy, 1st Place, Shivani Patel; Union HS; Patriots Pen, 1st Place, Josh Patel, Kawameeh MS; 2nd Place, Michael Flanagan, Kawameeh MS; 3rd. Place, Matthew Grahl, Kawameeh MS; Rear: Leo Graf, Kelly Post Commander, Dennis Clark, Past VFW State Commander.

MAYOR'S SPELLING BEE

Fifth grade students from Hamilton, Hannah Caldwell and Connecticut Farms School participated in a district-wide spelling bee which took place in May at Union High School. Each fifth grade classroom within the district held and individual spelling bee with an identical list of words. The winner from each classroom was then entered into the Mayor's Spelling Bee. In all there were 38 contestants, and the words were quite challenging! The winner of the contest, and this year's Spelling Bee Champion was Megan Felix from Hannah Caldwell School. First Runner-Up was Vincent Langan from Hamilton School. The winning word was 'Possession'.



(above, l-r) Mrs. Karen Steiner, Spelling Bee Chairperson; Vincent Langan, First Runner-Up; Manny Figueiredo, Deputy Mayor; Megan Felix, Spelling Bee Winner; and Mrs. Cynthia Pellis, Spelling Bee Committee Member.



UNION PUBLIC LIBRARY

1980 Morris Ave. • Union, NJ 07083 Phone: 908.851.5450 E-mail: UnionPL@uplnj.org web: youseemore.com/UnionPL

LIBRARY HOURS: Mon – Thurs: 10 a.m. to 9 p.m. / Fri: 9 a.m. to 5 p.m. / Sat: 9 a.m. to 5 p.m.

VAUXHALL BRANCH LIBRARY

123 Hilton Ave. • Vauxhall, NJ 07088 Phone: 908.851.5451 LIBRARY HOURS: Mon: 1 p.m. to 8 p.m. Tue & Thurs: 10:30 a.m. to 5:30 p.m. Wed: 10:30 a.m. to 8 p.m. / Friday: Closed / Saturday: 10 a.m. to 5 p.m.

STORYTIOME & CRAFTS

By Viktoria Morozovska

The Union Public Library often does events to foster a love of reading in children. A popular event is the Saturday Storytime and Craft Program. The most recent theme was "Sharks" and Ms. Mary brought out the children's beloved puppet, Mr. Monkey to join in the fun. After several stories and Ring Around the Rosie, the children made shark masks. The library will host the next Saturday Storytime and Craft Program on June 22nd at 11 a.m. in the Activity Room on the second floor of the Union Branch of the Library.

Township of Union ARTS & CRAFTS FOR TOTS 3 to 5 years old – Mondays Three classes available (9:30 to 10:30 AM, Noon to 1:00pm, 1:30 to 2:30pm) Tots must be accompanied by an adult Classes are held at the **RECREATION CENTER,** 1120 Commerce Ave, behind Hannah Caldwell School.



EDUCATION FOUNDATION HONORS GRANT RECIPIENTS

Liberty Hall, teachers and students from the Township of Union Public School District were honored for grants they received from the Union Education Foundation. At this annual spring reception, selected teachers and students who

On Thursday, May 9th, at Kean University's benefited from using the materials, gave presentations to display the work they have done with their grants. Many district administrators attended this event as well as various other teachers, parents, and Union Education Foundation members.



(above) Students from Nikki Toccaceli's seventh grade English classes at Kawameeh Middle School. Mrs. Toccaceli was awarded 30 Amazon Kindles as part of her grant to implement electronic reading devices into the classroom. Top Row: Ashley Ferrigno, Peter Mounas, Matthew Grahl, Mrs. Nikki Toccaceli, Jessica Vargas, Manny Ruste, Frankie Estrada, Sean O'Flaherty, and Raquel DeCarvalho; Bottom Row: Andrew Kelley and Tommy Novak.

POETRY WALK

By Viktoria Morozovska

The school year is nearing its end, and amid all the testing, it is difficult to get students excited about a new topic. To keep their lesson on poetry creatively stimulating and stress free, Kawameeh Middle School English teachers Nicole Toccacelli and Jacqueline Fernandez, along with Principal Jason Malanda, created the Poetry Walk. Toccacelli and Fernandez have teamed up several times before; the most recent being their Dead Verbs event where the students buried overused words. The Poetry Walk, inspired by Shel Silverstein's "Where the Sidewalk Ends," is unique to 2013. Ms.

LIBRARY 2013 SUMMER **READING CLUB "DIG INTO READING"**

"Dig into Reading" is our theme this summer at the Union Public Library. Join us as we explore all things underground – animals, construction vehicles, dinosaurs, caves, rocks, Ancient Greece and more through storytelling, crafts, music, dance, and other activities. The 2013 Summer Reading Club Program is open to young people, preschool through grade 8. Registration for the Summer Reading Club began at the Main Library and Vauxhall Branch on June 1st.

For more information, call the library at 908.851.5450 x3 or check the library website at www.youseemore.com/unionpl. All library programs are free of charge. Don't miss a great summer at the library.

Fernandez mentions, "Each year we want to do something bigger, and so each year can have their own thing. A student can say, 'Well I was the year they did the Poetry Walk in seventh grade.' I want them to own it."

With two groups of about eighty students, the day was a bit hectic, but the results were spectacular. The students chose from the bevy of styles they studied and imagined their own poems. They created concept sketches and brought their ideas to life on the sidewalk in front of the school's main entrance. Cielo Abe chose to write a poem about a dream she had wherein she could fly, while Justin Wild's preference for nature came through in his rainbow formatted poem about butterflies. It was a collaborative effort as most students either had partners or aided students whose partners were absent that day. Poetry may not be a large part of the curriculum, but this activity is certainly memorable for the students.



LUCERO LOPEZ EARNS SCHOLARSHIP TO THEATER AND DANCE WORKSHOP CAMP

proud of. Their talented children were all awarded scholarships to the Summer Theater and Dance Workshop Camp sponsored by the New Jersey Music and Dance Company. Lucero Lopez, a tenth grade student at Union High School, was awarded a full scholarship to the five-week Theater and Dance Workshop Camp valued at \$750, her brother ,David, a first grader, and sister Alison, an eighth grader were also awarded scholarships. Children ages 6 - 16 from all over Union County auditioned for full and partial scholarships. The children participated in the open auditions that were held in March. During the full day camp, which will be held from July 1 through August 2, the children will participate in various aspects of the performing

The Lucero Family of Union has a lot to be oud of. Their talented children were all varded scholarships to the Summer Theater d Dance Workshop Camp sponsored by the ew Jersey Music and Dance Company. Lucero

> New Jersey Music and Dance Company is a non-profit organization that was founded in 2002 to promote the arts and talent development through performances, events and education. This is the third year that the Company has awarded scholarships to the summer camp. This year they awarded over \$4,500 in scholarships. NJ Music and Dance Company are located at the New Jersey Center for Media Arts, 1203 W. St. Georges Avenue in Linden. For more information about the scholarships, please visit www.njmdc.org or call 908-587-2787.

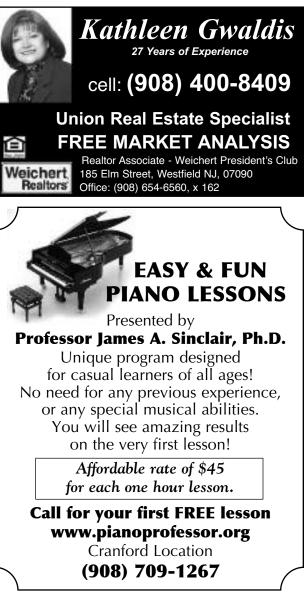


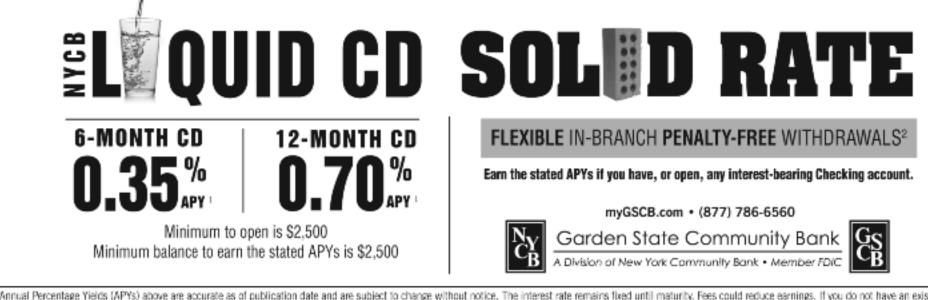
(above, l-r) Alison Lopez, Diana Lopez (mother), Lucero Lopez, Luis Lopez (father), Juana Calderon (grandmother) and David Lopez.

Spirit of UNION • Page 11 • June 2013 JAZZ ENSEMBLE AND

JAZZ ENSEIVIBLE AND CHOIR WIN AWARDS The 2013 Kawameeh Jazz Ensemble and

Mixed Choir performanced at the Music In The Parks Festival in Lehigh Valley, PA. The Jazz Ensemble earned the 1st place trophy with a Superior rating. The Mixed Choir earned the 2nd place trophy with an Excellent rating. A special congratulations to Bassist, Emmett Walker IV who earned the Outstanding Overall Jazz Soloist Award and Medal. The students were led by Vocal Music Instructor Nancy Schoenberger and band and Orchestra Teacher Richard Grennor.





¹Annual Percentage Yields (APYs) above are accurate as of publication date and are subject to change without notice. The interest rate remains fixed until maturity. Fees could reduce earnings. If you do not have an existing interest-bearing checking account with us and choose to open a new interest-bearing checking account, it must be opened on the same day that you open the promotional CD and opened with new money not currently on deposit with the Bank. The promotional CD must also be opened with new money not currently on deposit with the Bank. Advantage Banking customers who open one of these promotional CDs and meets the above requirements will receive the stated APYs and will not receive the additional APY increase as part of their Advantage Banking Relationship package. Please ask a bank representative for the full terms and conditions of the Liquid CD.

²A penalty may be imposed for withdrawals before maturity. The penalty will be waived if the withdrawal is made after the first six days of the account term or after the first six days following any partial withdrawal. Offer may be withdrawn at the discretion of the bank at any time. The bank is not responsible for typographical errors.

