

MUTUAL FUNDS

Whether you favor an aggressive approach or a conservative one, we offer a breadth of mutual funds designed to match your investment goals.

What are Mutual Funds?

Mutual funds are professionally managed portfolios of stocks, bonds or other securities that pool the money of a group of investors who have common financial goals. The value of mutual fund shares will fluctuate so that when redeemed they may be worth more or less than their original cost.

Who needs Mutual Funds?

Mutual funds may be an appropriate option for investors at various income levels, and may help to reduce the worry of day-to-day issues such as what individual securities to buy and sell, or when to buy and sell them. They offer a level of diversity that can be hard to match as an individual investor. The increased diversification may reduce volatility.

Investing in a Mutual Fund

The types of securities a mutual fund can buy are spelled out in a detailed investment document called a prospectus. A single fund may own dozens or even hundreds of different securities. The prospectus also describes fund objectives and discloses the fund's risks, charges, and expenses. You should read a fund's prospectus and, if available, a summary prospectus carefully before investing.

Mutual funds are subject to market risk and volatility. Shares may lose or gain value. Diversification does not assure a profit or protect against loss.

Shares of mutual funds are not deposits or obligations of any bank, are not guaranteed by any bank, are not insured by the FDIC or any other agency, and involve investment risks, including the possible loss of the principal amount invested.

Before investing in any mutual fund, investors should carefully consider a fund's investment objectives, risks, charges and expenses. Fund prospectuses and, if available, summary prospectuses contain this and other information about the funds. To obtain a prospectus, ask your financial services representative. Read prospectuses and, if available, summary prospectuses carefully before investing.