



**Deposit Account Interest Rates  
Effective as of 02/22/12**

**Certificate of Deposit**

Fixed Rate CD Term*	Minimum Deposit	Interest Rate	Annual Percentage Yield
91 Days	\$1,000 Minimum	.15%	.15%
182 Days	\$1,000 Minimum	.30%	.30%
182 Days	\$25,000 Minimum	.35%	.35%
12 Month	\$1,000 Minimum	.50%	.50%
12 Month	\$25,000 Minimum	.55%	.55%
18 or 24 Month	\$1,000 Minimum	.70%	.70%
18 or 24 Month	\$25,000 Minimum	.75%	.75%
30 or 36 Month	\$500 Minimum	1.05%	1.05%
35 Month w/ Bump Up Option* (*For complete details, click here)	\$500 Minimum	.90%	.90%
42 or 48 Month	\$500 Minimum	1.19%	1.20%
54 or 60 Month	\$500 Minimum	1.59%	1.60%

\*A substantial penalty for early withdrawal may be imposed. APY (Annual Percentage Yield) based on quarterly compounding. Rates are subject to change at any time. For information about rates for Jumbo Certificates of Deposit, \$100,000 or over, please call 752.3671 or 888.759.2266.

**Interest Checking**

Minimum Balance	Interest Rate	Annual Percentage Yield
\$0 - \$499.99	0.0%	0.0%
\$500 - \$9,999.99	.05%	.05%
\$10,000 and Up	.15%	.15%

\*Rates are subject to change any time. APY (Annual Percentage Yield) is based on monthly compounding. \$500 minimum to open. Daily balance requirement of \$500 to avoid fees. Fees may reduce earnings. Interest rates may vary.

**Personal Touch Investment Checking**

Minimum Balance	Interest Rate	Annual Percentage Yield
\$0 - \$499.99	0.0%	0.0%
\$500 - \$9,999.99	.05%	.05%
\$10,000 and Up	.15%	.15%

\*Rates are subject to change any time. APY (Annual Percentage Yield) is based on monthly compounding. \$1,000 minimum to open. Daily balance requirement of \$5,000 to avoid fees. Fees may reduce earnings. Interest rates may vary.

**Statement Savings Account**

Minimum Balance	Interest Rate	Annual Percentage Yield
\$0.00 and Up	.10%	.10%

\*Rates are subject to change any time. APY (Annual Percentage Yield) is based on quarterly compounding. \$10 minimum to open. Daily balance requirement of \$100 to avoid fees. Fees may reduce earnings. Interest rate may vary.

**Investment Savings Account**

Minimum Balance	Interest Rate	Annual Percentage Yield
\$0.00 - \$4,999.99	.05%	.05%
\$5,000 - \$24,999.99	.10%	.10%
\$25,000 - \$49,999	.15%	.15%
\$50,000 and Up	.20%	.20%

\*Rates are subject to change at any time. APY (Annual Percentage Yield) is based on monthly compounding. \$5,000 minimum to open. Daily balance requirement of \$100 to avoid fees. Fees may reduce earnings. Interest rate may vary.





## Deposit Account Interest Rates

### Investment Money Market

Minimum Balance	Interest Rate	Annual Percentage Yield
\$0.00 - \$999.99	.00%	.00%
\$1,000 - \$9,999.99	.05%	.05%
\$10,000 - \$49,999.99	.10%	.10%
\$50,000 and Up	.15%	.15%

\*Rates are subject to change at any time. APY (Annual Percentage Yield) is based on monthly compounding. \$1,000 minimum to open. Daily balance requirement of \$100 to avoid fees. Fees may reduce earnings. Interest rate may vary.

### Premium Money Market Deposit Account

Minimum Balance	Interest Rate	Annual Percentage Yield
\$1000 - \$24,999.99	.05%	.05%
\$25,000 - \$49,999.99	.05%	.05%
\$50,000 - \$99,999.99	.05%	.05%
\$100,000 - \$499,999.99	.20%	.20%
\$500,000 and Up	.35%	.35%

\*Rates are subject to change any time. APY (Annual Percentage Yield) is based on monthly compounding. \$25,000 minimum to open. Daily balance requirement of \$1,000 to avoid fees. Fees may reduce earnings. Interest rate may vary.

### Individual Retirement Accounts

#### IRA Certificate of Deposit

Fixed Rate CD Term*	Interest Rate	Annual Percentage Yield
182 Days   \$500 Minimum	.35%	.35%
12 Month   \$500 Minimum	.55%	.55%
24 Month   \$500 Minimum	.75%	.75%
35 Month with Bump Up Option*   \$500 Minimum <a href="#">(*For complete details, Click here)</a>	.90%	.90%
36 Month   \$500 Minimum	1.05%	1.05%
60 Month   \$500 Minimum	1.59%	1.60%

\*A substantial penalty for early withdrawal may be imposed. APY (Annual Percentage Yield) based on quarterly compounding. Rates are subject to change at any time.

#### IRA Savings Account

Minimum Balance	Interest Rate	Annual Percentage Yield
\$0.00 - \$4,999.99	.05%	.05%
\$5,000 - \$24,999.99	.10%	.10%
\$25,000 - \$49,999	.15%	.15%
\$50,000 and Up	.20%	.20%

\*Rates are subject to change any time. APY (Annual Percentage Yield) is based on monthly compounding. \$10.00 minimum to open. Interest rate may vary.

