



DEPOSIT RATES
Effective February 5, 2010

Product	Rate	APY*	Minimum to Open	Minimum to Obtain APY
Interest Checking (b,f) \$500 and up	0.50%	0.50%	50.00	500.00 d
Interest Checking Plus (b,f) \$500 - \$2499	0.50%	0.50%	50.00	500.00 d
\$2500 and up	0.50%	0.50%		
Money Market (b,f)	1.19%	1.20%	50.00	1.00 d
Money Market Plus (b,f) up to \$24999	1.19%	1.20%	50.00	1.00 d
\$25000 and up	1.19%	1.20%		
Statement Savings (b,f)	1.00%	1.00%	50.00	1.00 d
IRA Savings (b,f)	1.19%	1.20%	50.00	1.00 d
Business Interest Checking (b,f)	0.50%	0.50%	50.00	1.00 d
Business Money Market (b,f)	1.00%	1.00%	50.00	1.00 d
Business Money Market Plus (b,f) up to \$24999	1.00%	1.00%	50.00	1.00 d
\$25000 and up	1.19%	1.20%		
3 Month CD (a,e)	1.00%	1.00%	1,000.00	1,000.00 c
6 Month CD (a,e)	1.14%	1.15%	1,000.00	1,000.00 c
12 Month CD (a,e)	1.39%	1.40%	1,000.00	1,000.00 c
18 Month CD (a,e)	1.64%	1.65%	1,000.00	1,000.00 c
2 Year CD (a,e)	1.88%	1.90%	1,000.00	1,000.00 c
3 Year CD (a,e)	2.37%	2.40%	1,000.00	1,000.00 c
4 Year CD (a,e)	2.96%	3.00%	1,000.00	1,000.00 c
5 Year CD (a,e)	2.71%	2.75%	1,000.00	1,000.00 c

- a) A penalty may be imposed for early withdrawal
- b) The interest rate and annual percentage yield may change after account opening
- c) Daily balance. The amount of the principal in the account each day.
- d) Average daily balance. The average daily balance is calculated by adding the principal in the account for each day of the period and dividing that figure by the number of days in the period.
- e) Early/partial withdrawals on any amount withdrawn within the first six days after account opening are charged at least 7 days simple interest.
- f) Fees could reduce earnings on the account.

*Interest rates and annual percentage yields (APY) current as of February 5, 2010
Rates subject to change without notice.
Rates on amounts in excess of \$250,000 subject to change.



