



## Deposit Rates – Consumer Products

*Effective February 1, 2012*

### CONSUMER CHECKING ACCOUNTS

Account Name	Tier	Current APY*
50 Plus Checking	\$0.01 and over	0.15%
Checking with Interest	\$1,000 minimum	0.15%

### CONSUMER SAVINGS AND MONEY MARKET ACCOUNTS

Account Name	Tier	Current APY*
Great American Savings	\$1,000 and over	1.00%
Statement Savings	\$0.01 and over	0.25%
Young Savers	\$0.01 and over	0.25%
Regular Money Market	\$0.01 and over	0.25%
Premier Money Market	\$0.01 to \$9,999.99	0.25%
	\$10,000 to \$24,999.99	0.40%
	\$25,000 to \$99,999.99	0.40%
	\$100,000 to \$249,999.99	0.50%
	\$250,000 and over	0.65%



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### CERTIFICATES OF DEPOSIT/IRAs

Account Name	Tier	Current APY*
CD/IRA	3-5 months	0.35%
	6-11 months	0.50%
	12 months	0.70%
	13-23 months	0.80%
	24-35 months	1.00%
	36-47 months	1.25%
	48 months	1.25%
	60 months	1.50%

- \$500 minimum deposit required at account opening for all Certificates of Deposit listed.
- For all Certificates of Deposit, an early withdrawal penalty may apply.

IRA Money Market	\$0.01 to \$9,999.99	0.25%
	\$10,000 to \$24,999.99	0.40%
	\$25,000 to \$99,999.99	0.40%
	\$100,000 to \$249,999.99	0.50%
	\$250,000 and over	0.65%

Rates are subject to change without notice.

\*Annual Percentage Yield (APY) is accurate as of the effective date noted above and subject to change after the account is opened. Fees may reduce earnings on the account.

Member FDIC