

Current CD & IRA Rates

Certificates of Deposit

Account	Opening Balance	Interest Rate	APY	Early Withdrawal Penalty
3 Month CD	\$1,000	0.35%	0.35%	3 Months Interest
4 Month CD	\$1,000	0.35%	0.35%	3 Months Interest
4 Month Premium CD*	\$1,000	0.45%	0.45%	3 Months Interest
5 Month CD	\$1,000	0.45%	0.45%	3 Months Interest
5 Month Premium CD*	\$1,000	0.55%	0.55%	3 Months Interest
6 Month CD	\$1,000	0.55%	0.55%	3 Months Interest
9 Month CD	\$1,000	0.65%	0.65%	3 Months Interest
9 Month Premium CD*	\$1,000	0.70%	0.70%	3 Months Interest
12 Month CD	\$1,000	0.70%	0.70%	3 Months Interest
24 Month CD	\$1,000	1.00%	1.00%	6 Months Interest
36 Month CD	\$1,000	1.24%	1.25%	9 Months Interest
48 Month CD	\$1,000	1.64%	1.65%	9 Months Interest
60 Month CD	\$1,000	2.23%	2.25%	9 Months Interest

IRAs and Educational Savings Accounts

Account	Opening Balance	Interest Rate	APY	Early Withdrawal Penalty
Retirement Savings	\$10	0.30%	0.30%	None
IRA 12 Month CD	\$500	0.70%	0.70%	3 Months Interest
IRA 13 Month CD	\$500	0.70%	0.70%	6 Months Interest
IRA 14 Month CD	\$500	0.85%	0.85%	6 Months Interest
IRA 15 Month CD	\$500	0.85%	0.85%	6 Months Interest
IRA 24 Month CD	\$500	1.00%	1.00%	6 Months Interest
IRA 25 Month CD	\$500	1.00%	1.00%	6 Months Interest
IRA 30 Month CD	\$500	1.14%	1.15%	6 Months Interest
IRA 37 Month CD	\$500	1.24%	1.25%	9 Months Interest
IRA 48 Month CD	\$500	1.64%	1.65%	9 Months Interest
IRA 54 Month CD	\$500	1.89%	1.90%	9 Months Interest
IRA 60 Month CD	\$500	2.23%	2.25%	9 Months Interest

Annual Percentage Yields (APY) are effective as of 08/14/2010 and are subject to change without notice. A penalty is imposed for early withdrawal. Additional restrictions may apply. Fees could reduce earnings on the account.

* Account Relationship is required (Non-Interest bearing checking account, min. \$1000 balance).



Ask one of our representatives for details today!