

# Current CD & IRA Rates

## Certificates of Deposit

Account	Opening Balance	Interest Rate	APY	Early Withdrawal Penalty
3 Month CD	\$1,000	0.25%	0.25%	3 Months Interest
4 Month CD	\$1,000	0.30%	0.30%	3 Months Interest
4 Month Premium CD*	\$1,000	0.35%	0.35%	3 Months Interest
5 Month CD	\$1,000	0.35%	0.35%	3 Months Interest
5 Month Premium CD*	\$1,000	0.40%	0.40%	3 Months Interest
6 Month CD	\$1,000	0.40%	0.40%	3 Months Interest
9 Month CD	\$1,000	0.45%	0.45%	3 Months Interest
9 Month Premium CD*	\$1,000	0.50%	0.50%	3 Months Interest
12 Month CD	\$1,000	0.50%	0.50%	3 Months Interest
24 Month CD	\$1,000	0.7969%	0.80%	6 Months Interest
36 Month CD	\$1,000	0.9951%	1.00%	9 Months Interest
48 Month CD	\$1,000	1.391%	1.40%	9 Months Interest
60 Month CD	\$1,000	1.785%	1.80%	9 Months Interest
72 Month CD	\$1,000	2.177%	2.20%	9 Months Interest

## IRAs and Education Savings Accounts

Account	Opening Balance	Interest Rate	APY	Early Withdrawal Penalty
Retirement Savings	\$10	0.15%	0.15%	None
IRA 12 Month CD	\$500	0.50%	0.50%	3 Months Interest
IRA 13 Month CD	\$500	0.50%	0.50%	6 Months Interest
IRA 14 Month CD	\$500	0.60%	0.60%	6 Months Interest
IRA 15 Month CD	\$500	0.60%	0.60%	6 Months Interest
IRA 24 Month CD	\$500	0.7969%	0.80%	6 Months Interest
IRA 25 Month CD	\$500	0.7969%	0.80%	6 Months Interest
IRA 30 Month CD	\$500	0.8960%	0.90%	6 Months Interest
IRA 37 Month CD	\$500	0.9951%	1.00%	9 Months Interest
IRA 48 Month CD	\$500	1.391%	1.40%	9 Months Interest
IRA 54 Month CD	\$500	1.686%	1.70%	9 Months Interest
IRA 60 Month CD	\$500	1.785%	1.80%	9 Months Interest
IRA 72 Month CD	\$500	2.177%	2.20%	9 Months Interest

**Annual Percentage Yields (APY) are effective as of 10/15/2011 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!*