

# Current Checking & Savings Rates

## Checking Accounts

| Account                         | Opening Balance            | Interest Rate | APY   | Early Withdrawal Penalty |
|---------------------------------|----------------------------|---------------|-------|--------------------------|
| Free Checking                   | \$10                       | 0.00%         | 0.00% | None                     |
| IOLTA<br>(Bal. \$0-\$99,999.99) | \$10                       | 0.50%         | 0.50% | None                     |
| IOLTA<br>(Bal. \$100,000+)      | \$10                       | 1.00%         | 1.01% | None                     |
| Super NOW                       | \$10                       |               |       | None                     |
|                                 | \$2,500 Balance and Higher | 0.15%         | 0.15% |                          |
|                                 | Less than \$2,499.99       | 0.10%         | 0.10% |                          |
| NOW                             | \$10                       | 0.10%         | 0.10% | None                     |

## Savings Accounts

| Account                | Opening Balance | Interest Rate | APY   | Early Withdrawal Penalty |
|------------------------|-----------------|---------------|-------|--------------------------|
| Universal Savings Club | \$10            | 0.15%         | 0.15% | None                     |
| Lease Security         | \$10            | 0.15%         | 0.15% | None                     |
| Liquid Asset MMS †     | \$15,000        | 0.35%         | 0.35% | None                     |
| Super Saver Account *  | \$2,500         | 0.20%         | 0.20% | None                     |
| Passbook Savings       | \$10            | 0.15%         | 0.15% | None                     |
| Premier MMS ††         | \$25,000        | 0.55%         | 0.55% | None                     |
| Statement Savings      | \$10            | 0.15%         | 0.15% | None                     |

**Annual Percentage Yields (APY) are effective as of 08/13/2011 and are subject to change without notice. Fees could reduce earnings on the account.**

† New Funds Only. Annual Percentage Yield (APY) is accurate as of 08/13/2011 and is subject to change at any time, including after an account is opened. Offer may be withdrawn without further notice. \$15,000 minimum balance must be maintained to earn APY. Minimum deposit requirement may not be satisfied with funds already on deposit at NVE Bank. Balances of \$1-\$14,999.99 will earn 0.15%APY. Fees could reduce earnings on the account. Limit of 6 transactions per month.

†† New funds only. Annual Percentage Yield (APY) is accurate as of 08/13/2011 and is subject to change at any time, including after an account is opened. Offer available for a limited time and may be withdrawn without further notice. Personal accounts only. Minimum to open account is \$25,000 and the maximum is \$250,000. Minimum deposit requirement may not be satisfied with funds already on deposit at NVE Bank. \$25,000 minimum balance must be maintained to earn 0.55% APY. Balances of \$1-\$24,999.99 will earn 0.20%APY. Current NVE customers may open an account with an additional \$15,000 of new funds towards the \$25,000 minimum opening balance coming from another institution. Fees could reduce earnings on the account. Limit of 6 transactions per month.

\* Retail accounts only.



***Ask one of our representatives for details today!***