

RATES Personal Banking Accounts

Rates Effective 11/23/2009

Money Market

(\$1,000 min to open)	Money Market ¹ Premium		Value Connection ^{1/2} / InGroup Banking ^{1/3} MMP				Value Connection Plus ^{1/4} Money Market Premium					
\$1—\$49,999	0.10%	APY	0.10%	Rate	0.25%	APY	0.25%	Rate	0.35%	APY	0.35%	Rate
\$50,000—\$99,999	0.25%	APY	0.25%	Rate	0.35%	APY	0.35%	Rate	0.50%	APY	0.50%	Rate
\$100,000—\$249,999	0.40%	APY	0.40%	Rate	0.60%	APY	0.60%	Rate	0.75%	APY	0.75%	Rate
\$250,000 and Up	0.55%	APY	0.55%	Rate	0.85%	APY	0.85%	Rate	1.05%	APY	1.04%	Rate

Certificates of Deposit

Value Connection ² Value Connection Plus ⁴ CDs (\$5,000 min to open)												
	\$5,000—\$49,999				\$50,000—\$99,999				\$100,000 and Up			
180—364 days	0.65%	APY	0.65%	Rate	0.75%	APY	0.75%	Rate	0.85%	APY	0.85%	Rate
1 year	1.15%	APY	1.14%	Rate	1.25%	APY	1.24%	Rate	1.35%	APY	1.34%	Rate
2 years	1.45%	APY	1.44%	Rate	1.55%	APY	1.54%	Rate	1.65%	APY	1.64%	Rate
3 years	1.85%	APY	1.83%	Rate	1.95%	APY	1.93%	Rate	2.05%	APY	2.03%	Rate
4 years	2.10%	APY	2.08%	Rate	2.20%	APY	2.18%	Rate	2.30%	APY	2.28%	Rate
5 years	2.10%	APY	2.08%	Rate	2.20%	APY	2.18%	Rate	2.30%	APY	2.28%	Rate

Ambitious CDs ⁵ (\$10,000 min to open)				
\$10,000—\$49,999	0.95%	APY	0.95%	Rate
\$50,000—\$99,999	1.15%	APY	1.14%	Rate
\$100,000—\$249,999	1.40%	APY	1.39%	Rate
\$250,000 and Up	1.50%	APY	1.49%	Rate

Fixed IRA CDs (\$500 min to open)				
1 Year	1.30%	APY	1.29%	Rate
2 Year	1.40%	APY	1.39%	Rate
3 Year	1.80%	APY	1.79%	Rate
4 Year	2.05%	APY	2.03%	Rate
5 Year	2.05%	APY	2.03%	Rate

Personal CDs (\$1,000 min to open)												
	\$1,000—\$49,999				\$50,000—\$99,999				\$100,000 and Up			
7—31 days	0.10%	APY	0.10%	Rate	0.10%	APY	0.10%	Rate	0.10%	APY	0.10%	Rate
32—89 days	0.20%	APY	0.20%	Rate	0.20%	APY	0.20%	Rate	0.20%	APY	0.20%	Rate
90—179 days	0.30%	APY	0.30%	Rate	0.30%	APY	0.30%	Rate	0.30%	APY	0.30%	Rate
180—364 days	0.40%	APY	0.40%	Rate	0.50%	APY	0.50%	Rate	0.60%	APY	0.60%	Rate
1 year	0.90%	APY	0.90%	Rate	1.00%	APY	1.00%	Rate	1.10%	APY	1.09%	Rate
2 years	1.20%	APY	1.19%	Rate	1.30%	APY	1.29%	Rate	1.40%	APY	1.39%	Rate
3 years	1.60%	APY	1.59%	Rate	1.70%	APY	1.69%	Rate	1.80%	APY	1.79%	Rate
4 years	1.85%	APY	1.83%	Rate	1.95%	APY	1.93%	Rate	2.05%	APY	2.03%	Rate
5 years	1.85%	APY	1.83%	Rate	1.95%	APY	1.93%	Rate	2.05%	APY	2.03%	Rate

Savings/Interest Checking

Personal Savings (\$100 min to open) / IRA Savings (\$25 min to open)				
\$0—\$49,999	0.20%	APY	0.20%	Rate
\$50,000 and Up	0.40%	APY	0.40%	Rate

Interest Checking ¹ (\$100 min to open)				
\$1-\$999	0.05%	APY	0.05%	Rate
\$1,000-\$9,999	0.15%	APY	0.15%	Rate
\$10,000-\$24,999	0.20%	APY	0.20%	Rate
\$25,000 and Up	0.25%	APY	0.25%	Rate



RATES EFFECTIVE 11/23/09. NOTE: All annual percentage yield (APY) calculations are based on monthly compounding except IRA CDs which are compounded quarterly, and Ambitious CDs which are compounded daily. 1) No interest on collected balance less than \$1. 2) \$10,000 minimum combined balance required to open Value Connection. 3) Employer must participate in InGroup Banking program. 4) \$25,000 minimum combined balance required to open Value Connection Plus. 5) No interest on collected balance less than \$10,000. Penalties may be imposed for early withdrawal on Certificates of Deposit. Withdrawal limits apply and fees may reduce earnings on Money Market, Savings and Ambitious CD accounts. Interest Rates and APY may change at any time. Member FDIC

RATES Personal Banking Accounts

Rates Effective 11/16/2009

Money Market

(\$1,000 min to open)	Money Market ¹ Premium		Value Connection ^{1/2} / InGroup Banking ^{1/3} MMP				Value Connection Plus ^{1/4} Money Market Premium					
\$1—\$49,999	0.10%	APY	0.10%	Rate	0.25%	APY	0.25%	Rate	0.35%	APY	0.35%	Rate
\$50,000—\$99,999	0.25%	APY	0.25%	Rate	0.35%	APY	0.35%	Rate	0.50%	APY	0.50%	Rate
\$100,000—\$249,999	0.40%	APY	0.40%	Rate	0.60%	APY	0.60%	Rate	0.75%	APY	0.75%	Rate
\$250,000 and Up	0.55%	APY	0.55%	Rate	0.85%	APY	0.85%	Rate	1.05%	APY	1.04%	Rate

Certificates of Deposit

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90—179 days	0.30%	APY	0.30%	Rate	0.30%	APY	0.30%	Rate	0.30%	APY	0.30%	Rate
180—364 days	0.40%	APY	0.40%	Rate	0.50%	APY	0.50%	Rate	0.60%	APY	0.60%	Rate
1 year	0.90%	APY	0.90%	Rate	1.00%	APY	1.00%	Rate	1.10%	APY	1.09%	Rate
2 years	1.20%	APY	1.19%	Rate	1.30%	APY	1.29%	Rate	1.40%	APY	1.39%	Rate
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