

# Current Interest Rates

## Certificates of Deposit

Silver Certificate of Deposit\*\*,\*\*\* (HSA Certificates \*\*,\*\*\* are also available for the same terms as Silver Certificate of Deposit)  
 Current Interest Rate reflected in rate column

Term	3 months		6 months		9 months		12 months		18 months		24 months		30 months		36 months		48 months		60 months		
	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	
<b>Balance</b>																					
\$500-9,999	0.05	0.05	0.15	0.15	0.20	0.20	0.30	0.30	0.40	0.40	0.45	0.45	0.55	0.55	0.75	0.75	1.00	1.00	1.34	1.35	
\$10,000-24,999	0.15	0.15	0.25	0.25	0.30	0.30	0.40	0.40	0.50	0.50	0.55	0.55	0.65	0.65	0.85	0.85	1.10	1.10	1.44	1.45	
\$25,000-99,999	0.25	0.25	0.25	0.25	0.30	0.30	0.40	0.40	0.50	0.50	0.55	0.55	0.65	0.65	0.85	0.85	1.10	1.10	1.44	1.45	
\$100,000 +	0.25	0.25	0.25	0.25	0.30	0.30	0.40	0.40	0.50	0.50	0.55	0.55	0.65	0.65	0.85	0.85	1.10	1.10	1.44	1.45	

### Individual Retirement Account (IRA)

IRAs are available for the Silver Certificate of Deposit rates or as a Money Market Account. Minimum \$50 opening balance required.

	Current Interest Rate	APY
<b>Money Market IRA**</b>	.40	.40

### Health Savings Account\*\*

An alternative to traditional health insurance

	Current Interest Rate	APY
\$0-4,999	.50	.50
\$5,000+	.50	.50

## Checking Accounts

### Non-Profit & Small Business Checking

	Current Interest Rate	APY
<b>Non-Profit Plus w/Interest</b>	.02	.02
<b>Free Small Business w/Interest**/ Free Non-Profit w/Interest**</b>		
\$0-9,999	.02	.02
\$10,000-24,999	.04	.04
\$25,000-49,999	.05	.05
\$50,000-99,999	.05	.05
\$100,000-249,999	.05	.05
\$250,000+	.05	.05

## Checking Accounts

### Personal Checking

	Current Interest Rate	APY
<b>Senior Gold</b>	.02	.02
<b>Silver Checking**/Benefit Banking N.O.W.**</b>		
\$0-9,999	.02	.02
\$10,000-24,999	.04	.04
\$25,000-49,999	.05	.05
\$50,000-99,999	.05	.05
\$100,000-249,999	.05	.05
\$250,000+	.05	.05
<b>Platinum Checking**</b>		
\$0-9,999	.02	.02
\$10,000-24,999	.04	.04
\$25,000-49,999	.05	.05
\$50,000-99,999	.05	.05
\$100,000-249,999	.05	.05
\$250,000+	.05	.05
<b>Green Checking</b>		
Requirements Met (Tier 1)	.30	.30
Requirements Not Met (Tier 2)	.02	.02

Annual Percentage Yields accurate as of: **February 1, 2012**

## Savings Accounts

### Business Savings

	Current Interest Rate	APY
<b>Business Savings</b>	.02	.02
<b>Non-Profit Savings</b>	.02	.02
<b>Money Market Savings**</b>		
\$0-4,999	.10	.10
\$5,000-24,999	.20	.20
\$25,000-49,999	.30	.30
\$50,000-99,999	.40	.40
\$100,000-249,999	.50	.50
\$250,000+	.60	.60

### Personal Savings

	Current Interest Rate	APY
<b>Thrift Savings</b>	.02	.02
<b>Bronze Savings</b>	.02	.02
<b>Senior Gold</b>	.02	.02
<b>Silver Savings**</b>		
\$0-9,999	.05	.05
\$10,000-24,999	.05	.05
\$25,000-49,999	.10	.10
\$50,000-99,999	.12	.12
\$100,000-249,999	.12	.12
\$250,000+	.12	.12
<b>Platinum Savings**</b>		
\$0-9,999	.15	.15
\$10,000-24,999	.15	.15
\$25,000-49,999	.20	.20
\$50,000-99,999	.25	.25
\$100,000-249,999	.25	.25
\$250,000+	.25	.25
<b>Green Savings**</b> (Requires Green checking & min. \$1,000 opening balance)		
\$0-100,000	.50	.50
\$100,000+	.70	.70

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\*\* If your daily balance meets the low balance in the tier balance range, interest will be calculated based on the applicable current interest rate and APY for the entire balance in your account.

\*\*\* The penalty for early withdrawal of funds for a certificate having a maturity of one year or less will be equal to three month's interest on the amount withdrawn. If the certificate maturity is longer than one year, the penalty is equal to six months' interest on the amount withdrawn. Fees could reduce earnings on checking and savings accounts. Interest rates and percentage yields on checking and savings accounts may change after account is opened. Minimum opening balance is \$50 unless otherwise indicated.