



# Deposit Rate Sheet

Refer to additional brochures for details of the account(s). Interest rates and annual percentage yields are accurate as of **March 6, 2010**. A penalty may be imposed for early withdrawal of certificates. Fees could reduce the earnings on the account.

## Checking Accounts

Account Name	Minimum Opening Balance	Min. Daily Balance to earn APY	Interest Rate <sup>(1)</sup>	APY <sup>(1)</sup>
Interest Bearing Checking Accounts	\$50 <sup>(2)</sup>	None	0.10%	0.10%
Premium Checking \$0-\$1,499.99	\$50 <sup>(3)</sup>	None	0.15%	0.15%
\$1,500 and over	\$50 <sup>(3)</sup>	None	0.21%	0.21%
eAdvantage	\$50	None	0.46%	0.46%

## Advantage Checking

Account Name	Minimum Opening Balance	Min. Daily Balance to earn APY	Interest Rate <sup>(1)</sup>	APY <sup>(1)</sup>
Advantage Rates \$0-\$49,999.99	\$50	None	0.87%	0.87%
\$50,000.00 and over	\$50	None	0.21%	0.21%
Base Rate \$0 and over	\$50	None	0.10%	0.10%

## Platinum Money Market Account

Tiers	Minimum Opening Balance	Min. Daily Balance to earn APY	Interest Rate <sup>(1)</sup>	APY <sup>(1)</sup>
\$0 - \$ 9,999.99	\$1,000 <sup>(2)</sup>	None	0.31%	0.31%
\$10,000 - \$24,999.99	\$1,000 <sup>(2)</sup>	None	0.41%	0.41%
\$25,000 - \$49,999.99	\$1,000 <sup>(2)</sup>	None	0.51%	0.51%
\$50,000 - \$74,999.99	\$1,000 <sup>(2)</sup>	None	0.61%	0.61%
\$75,000 and over	\$1,000 <sup>(2)</sup>	None	0.71%	0.71%

## Savings Accounts

Account Name	Minimum Opening Balance	Min. Daily Balance to earn APY	Interest Rate <sup>(1)</sup>	APY <sup>(1)</sup>
Statement Savings	\$100	\$200	0.10%	0.10%
Chester's Investor	\$10	\$100	0.10%	0.10%
Christmas Club	\$10	\$200	0.10%	0.10%

## IRAs (Traditional, Roth and Education)

Account Name	Minimum Opening Balance	Min. Daily Balance to earn APY	Interest Rate	APY
18 Month Variable IRA	\$100	\$100	1.50% <sup>(1)</sup>	1.51% <sup>(1)</sup>
1 Year IRA	\$1,000	\$1,000	1.30%	1.31%
2 Year IRA	\$1,000	\$1,000	1.75%	1.76%
3 Year IRA	\$1,000	\$1,000	2.15%	2.17%
4 Year IRA	\$1,000	\$1,000	2.35%	2.37%
5 Year IRA	\$1,000	\$1,000	2.55%	2.57%

## Certificates of Deposit

Account Name	Minimum Opening Balance	Min. Daily Balance to earn APY	Interest Rate	APY
14 Day	\$1,000	\$1,000	0.25%	0.25%
91 Day	\$1,000	\$1,000	0.50%	0.50%
182 Day	\$1,000	\$1,000	1.05%	1.05%
182 Day Jumbo	\$100,000	\$100,000	1.40%	1.40%
1 Year	\$1,000	\$1,000	1.30%	1.31%
2 Year	\$1,000	\$1,000	1.75%	1.76%
3 Year	\$1,000	\$1,000	2.15%	2.17%
4 Year	\$1,000	\$1,000	2.35%	2.37%
5 Year	\$1,000	\$1,000	2.55%	2.57%
8 Year	\$1,000	\$1,000	2.75%	2.78%
40 Month Jump Up	\$5,000	\$5,000	2.25%	2.27%

## CD Specials

Account Name	Minimum Opening Balance	Min. Daily Balance to earn APY	Interest Rate	APY
10 Month	\$5,000	\$5,000	1.71%	1.71%
2 Year "2.4 for 24"	\$5,000	\$5,000	2.38%	2.40%
3 Year "3 for 3" CD Special with checking account and a <b>maximum</b> balance in CD of \$50,000	\$1,000	\$1,000	2.97%	3.00%

<sup>(1)</sup>The rates may change after the account is opened. <sup>(2)</sup>Depending on account type, if balance falls below \$1,000 a service charge may apply.

<sup>(3)</sup> If balance falls below \$1,500 a service charge may apply.