

Consumer Deposit Rate Sheet



Refer to additional brochures for details of the account(s). Interest rates and annual percentage yields are accurate as of February 7, 2012. A penalty may be imposed for early withdrawal of certificates. Fees could reduce the earnings on the account.

For further rate information contact the Account Information Center (AIC) Toll Free at 1.866.242.3324 (1-866-AIC-FFBH) or 870.365.8329 Harrison area or by email at aic@ffbh.com

These rates are available to in-market retail customers. Special rate quotes will be provided by the corporate office for brokered funds, financial institutions, large companies, or public funds.



Checking Accounts

Account Name	Minimum Opening Balance	Min. Daily Balance to earn APY	Interest Rate ⁽¹⁾	APY ⁽¹⁾
Performance 50	\$100	None	0.10%	0.10%
Performance Premium \$0-\$1,499.99 \$1,500 and over	\$100 ⁽³⁾	None	0.10% 0.16%	0.10% 0.16%
eAdvantage	\$100	None	0.30%	0.30%
Advantage \$0-\$24,999.99 \$25,000.00 and over Base Rate \$0 and over	\$100	None	0.50% 0.15% 0.10%	0.50% 0.15% 0.10%
Platinum Money Market \$0 - \$9,999.99 \$10,000 - \$24,999.99 \$25,000 - \$49,999.99 \$50,000 - \$74,999.99 \$75,000 and over	\$1,000 ⁽²⁾	None	0.20% 0.25% 0.30% 0.35% 0.40%	0.20% 0.25% 0.30% 0.35% 0.40%

Savings Accounts

Account Name	Minimum Opening Balance	Min. Daily Balance to earn APY	Interest Rate ⁽¹⁾	APY ⁽¹⁾
Savings	\$100	\$200	0.10%	0.10%
Chester's Investor	\$20	\$100	0.10%	0.10%
Christmas Club	\$50	\$200	0.10%	0.10%

Time Deposits

Account Name	Minimum Opening Balance	Min. Daily Balance to earn APY	Interest Rate	APY
91 Day CD	\$1,000	\$1,000	0.11%	0.11%
182 Day CD	\$1,000	\$1,000	0.25%	0.25%
18 Month Variable IRA	\$100	\$100	0.70% ⁽¹⁾	0.70% ⁽¹⁾
1 Year CD & IRA	\$1,000	\$1,000	0.36%	0.36%
2 Year CD & IRA	\$1,000	\$1,000	0.76%	0.76%
3 Year CD & IRA	\$1,000	\$1,000	1.25%	1.26%
4 Year CD & IRA	\$1,000	\$1,000	1.50%	1.51%
5 Year CD & IRA	\$1,000	\$1,000	1.75%	1.76%
8 Year CD	\$1,000	\$1,000	2.24%	2.26%

Time Deposit Specials

Account Name	Minimum Opening Balance	Min. Daily Balance to earn APY	Interest Rate	APY
20 Month CD & IRA	\$500	\$500	0.71%	0.71%
32 Month CD & IRA	\$500	\$500	1.15%	1.15%

⁽¹⁾Rates may change after account is opened. ⁽²⁾ Depending on account type, if balance falls below \$1,000 a service charge may apply. ⁽³⁾ If balance falls below \$1,500 a service charge may apply.

