



# Deposit Rate Sheet

Refer to additional brochures for details of the account(s). Interest rates and annual percentage yields are accurate as of **July 21, 2008**. 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>	Annual Percentage Yield <sup>(1)</sup>
Interest Bearing Checking Accounts	\$50 <sup>(2)</sup>	None	.10%	.10%
Premium Checking \$0-\$1,499.99	\$50 <sup>(3)</sup>	None	.25%	.25%
\$1,500 and over	\$50 <sup>(3)</sup>	None	1.50%	1.51%

## Advantage Checking

Account Name	Minimum Opening Balance	Min. Daily Balance to earn APY	Interest Rate <sup>(1)</sup>	Annual Percentage Yield <sup>(1)</sup>
Advantage Rates \$0-\$49,999.99	\$50	None	4.00%	4.07%
\$50,000.00 and over	\$50	None	1.01%	1.01%
Base Rate \$0 and over	\$50	None	.10%	.10%

## Platinum Money Market Account

Tiers	Minimum Opening Balance	Min. Daily Balance to earn APY	Interest Rate <sup>(1)</sup>	Annual Percentage Yield <sup>(1)</sup>
\$0 - \$ 9,999.99	\$1,000 <sup>(2)</sup>	None	.60%	.60%
\$10,000 - \$24,999.99	\$1,000 <sup>(2)</sup>	None	1.00%	1.00%
\$25,000 - \$49,999.99	\$1,000 <sup>(2)</sup>	None	1.25%	1.26%
\$50,000 - \$74,999.99	\$1,000 <sup>(2)</sup>	None	1.75%	1.76%
\$75,000 and over	\$1,000 <sup>(2)</sup>	None	2.15%	2.17%

## Savings Accounts

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

## IRAs (Traditional, Roth and Education)

Account Name	Minimum Opening Balance	Min. Daily Balance to earn APY	Interest Rate	Annual Percentage Yield
18 Month Variable IRA	\$100	\$100	2.50% <sup>(1)</sup>	2.52% <sup>(1)</sup>
1 Year IRA	\$1,000	\$1,000	3.20%	3.24%
2 Year IRA	\$1,000	\$1,000	3.40%	3.44%
3 Year IRA	\$1,000	\$1,000	3.70%	3.75%
4 Year IRA	\$1,000	\$1,000	3.80%	3.85%
5 Year IRA	\$1,000	\$1,000	4.09%	4.15%

## Certificates of Deposit

Account Name	Minimum Opening Balance	Min. Daily Balance to earn APY	Interest Rate	Annual Percentage Yield
14 Day	\$1,000	\$1,000	2.10%	2.12%
91 Day	\$1,000	\$1,000	2.40%	2.42%
182 Day	\$1,000	\$1,000	2.75%	2.77%
182 Day Jumbo	\$100,000	\$100,000	3.00%	3.02%
1 Year	\$1,000	\$1,000	3.20%	3.24%
2 Year	\$1,000	\$1,000	3.40%	3.44%
3 Year	\$1,000	\$1,000	3.70%	3.75%
4 Year	\$1,000	\$1,000	3.80%	3.85%
5 Year	\$1,000	\$1,000	4.09%	4.15%
8 Year	\$1,000	\$1,000	4.10%	4.16%
40 Month Jump Up	\$5,000	\$5,000	3.75%	3.80%

## CD Special (Limited Time Offer)

9 Month	\$5,000	\$5,000	3.22%	3.23%
14 Month	\$5,000	\$5,000	3.41%	3.45%

<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.