

# Rate Sheet

effective October 17, 2011  
All rates subject to change

405.579.7000  
800.522.1262



<b>Certificates of Deposit</b>	<b>Rate</b>	<b>APY *</b>
<b>All CD's require a minimum deposit of \$1,000</b>		
3 Months	0.20%	0.20%
6 Months	0.35%	0.35%
1 Year	0.45%	0.45%
15 Months	0.50%	0.50%
18 Months	0.60%	0.60%
2 Years	0.80%	0.80%
30 Months	0.80%	0.80%
3 Years	1.00%	1.00%
4 Years	1.29%	1.30%
5 Years	1.49%	1.50%

There is a substantial penalty for early withdrawal on time deposits.

\*\* Annual Percentage Yield is based on quarterly compounding with interest left until maturity.

<b>Individual Retirement Accounts</b>	<b>Rate</b>	<b>APY *</b>
18-Month Variable (EFFECTIVE 10-17-11)	0.75%	0.75%
18-Month Fixed	0.60%	0.60%

Variable Rates Can Change Daily

IRA Terms & Rates are available on 18-month fixed and 18-month variable

<b>Deposit Accounts</b>	<b>Rate</b>	<b>APY *</b>
Star Step Checking (Now Account, \$1,000-\$2,500)	0.10%	0.10%
ABOVE \$2,500	0.15%	0.15%
5 Star Checking **	1.00%	1.00%
<b>** This rate is subject to meeting certain requirements involving a minimum monthly amount of debit card usage and receiving electronic statements. For more information on the requirements, please see a new accounts representative for an account disclosure.**</b>		
The default rate if these requirements are not met is	0.15%	0.15%
Savings (Personal and Commercial)	0.20%	0.20%
Holiday Savings	1.00%	1.00%
Money Market Savings		
\$0-\$2,499	0.10%	0.10%
\$2,500-\$9,999	0.15%	0.15%
\$10,000-\$24,999	0.20%	0.20%
\$25,000-\$49,999	0.25%	0.25%
\$50,000-\$99,999	0.30%	0.30%
ABOVE \$100,000	The higher of a Premium Rate, which changes every Tuesday, or <b>0.35%</b> (APY <b>0.35%</b> ) which may change any time	

\* APY = Annual Percentage Yield

Fees could reduce the earnings on the account.

For further information on applicable fees & terms, contact a Banking Services Representative.

The Earnings Credit Rate to calculate service charges on business checking accounts is **0.5%**