



Certificate Rates

As of February 9, 2012

Term	Certificates of Deposit		IRA Certificates	
	APY	Interest Rate	APY	Interest Rate
6 month	0.50%	0.50%	N/A	N/A
9 month	0.60%	0.60%	N/A	N/A
10 month *	0.60%	0.60%	0.60%	0.60%
1 year	0.70%	0.70%	0.70%	0.70%
15 month	0.80%	0.80%	N/A	N/A
18 month	0.80%	0.80%	0.80%	0.80%
2 year	1.00%	1.00%	1.00%	1.00%
30 month	1.00%	1.00%	1.00%	1.00%
3 year	1.41%	1.40%	1.41%	1.40%
4 year	1.71%	1.70%	1.71%	1.70%
5 year	2.02%	2.00%	2.02%	2.00%
6 year	2.12%	2.10%	2.12%	2.10%
7 year	2.22%	2.20%	2.22%	2.20%
Minimum Balance for above mentioned products \$500 except 10 month* requires \$10,000				

***10-10 Flex CD** is a 10 month certificate of deposit requiring a \$10,000 minimum balance and features a penalty-free option to close at any time after the first six (6) full days of deposit.

Deposits are federally insured to \$250,000 and backed by the full faith and credit of the United States Government. Interest is compounded quarterly. The minimum balance is required to open and earn the interest rate and annual percentage yield disclosed. The interest rate and annual percentage yield (APY) on certificates may change at its maturity date. You may incur a penalty for early withdrawal of Certificates. The annual percentage yields quoted are based on reinvestment of interest until maturity. Withdrawal of interest prior to maturity will reduce earnings. Fees imposed may also reduce earnings.

Main Number 804.967.7000
 24-Hour Interest Rate Line 804.967.7015
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THE STATED INTEREST RATES AND ANNUAL PERCENTAGE YIELDS ARE SUBJECT TO CHANGE WITHOUT NOTICE

