



## CD Rates

As of July 29, 2010

Term	Certificates of Deposit		Money's Worth	
	APY	Interest Rate	APY	Interest Rate
6 month	0.70%	0.70%	0.90%	0.90%
9 month	0.70%	0.70%	0.90%	0.90%
1 year	0.80%	0.80%	1.00%	1.00%
15 month	0.80%	0.80%	1.00%	1.00%
18 month	1.00%	1.00%	1.21%	1.20%
2 year	1.10%	1.10%	1.31%	1.30%
30 month	1.21%	1.20%	1.41%	1.40%
3 year	1.81%	1.80%	2.02%	2.00%
4 year	2.22%	2.20%	2.42%	2.40%
5 year	2.52%	2.50%	2.73%	2.70%
6 year	2.73%	2.70%	2.93%	2.90%
7 year	3.03%	3.00%	3.24%	3.20%

Minimum Balance for above mentioned products \$500

### Money's WORTH

Want to earn a higher interest rate and APY on your CD? Check out the [Money's Worth](#) program.

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**

[www.franklinfederal.com](http://www.franklinfederal.com)

THE STATED INTEREST RATES AND ANNUAL PERCENTAGE YIELDS  
 ARE SUBJECT TO CHANGE WITHOUT NOTICE

