



Individual Retirement Account Rates

As of February 9, 2012

Term	IRA Certificates		Money's Worth	
	APY	Interest Rate	APY	Interest Rate
1 year	0.90%	0.90%	1.10%	1.10%
18 month	0.90%	0.90%	1.10%	1.10%
2 year	1.00%	1.00%	1.21%	1.20%
30 month	1.10%	1.10%	1.31%	1.30%
3 year	1.51%	1.50%	1.71%	1.70%
4 year	1.91%	1.90%	2.12%	2.10%
5 year	2.32%	2.30%	2.52%	2.50%
6 year	2.42%	2.40%	2.63%	2.60%
7 year	2.52%	2.50%	2.73%	2.70%

Minimum Balance for above mentioned products \$500

Money's Worth

Want to earn a higher interest rate and APY on your IRA? 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

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

