

## Interest Rates

As of July 29, 2010

Minimum Balance	APY	Interest Rate
\$10	1.61%	1.60%
\$1,000	1.66%	1.65%
\$2,500	1.71%	1.70%
\$5,000	1.76%	1.75%
\$10,000	1.81%	1.80%
\$25,000	2.02%	2.00%

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) may change after the account is opened. Fees imposed may also reduce earnings.

### Money's WORTH

Great news kids! If you own a Kids Count Club account, then you are automatically eligible to receive a higher interest rate on applicable CDs. Ask us today about [Money's Worth](#).

**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

