



Savings Products Rates

As of February 9, 2012

Minimum Balance	Money Market Checking		Money Market <i>Passbook</i> Savings		Money Market <i>Statement</i> Savings	
	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate
\$50	N/A	N/A	0.10%	0.10%	0.10%	0.10%
\$1,000	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
\$2,500	0.20%	0.20%				
\$5,000	0.20%	0.20%				
\$10,000	0.30%	0.30%				
\$25,000	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
\$50,000	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
\$100,000	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
\$250,000	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%

Deposits are federally insured to \$250,000 and backed by the full faith and credit of the United States Government. Interest is compounded daily on the money market checking account and quarterly on the money market savings accounts. The minimum balance is required to open and earn the interest rate and annual percentage yield (APY) disclosed. The interest rate and APY may change after the account is opened. 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

