



## CURRENT SAVINGS AND CHECKING RATES

Rates Current as of July 1, 2010 \*

<u>Checking Accounts</u>	<u>Annual Percentage Yield</u>	<u>Dividend Rate</u>
<b>Checking Plus</b>	.25%	.25%
<b>Select Checking</b>	.15%	.15%
<b>Business Checking Plus</b>		
According to the Average Collected Monthly Balance		
\$50,000 +	.50%	.50%
\$25,000 - \$49,999	.35%	.35%
\$ 2,500 - \$24,999	.20%	.20%
<b>Health Savings Accounts (HSA)</b>		
\$25,000 +	1.50%	1.49%
\$10,000 - \$24,999	1.50%	1.49%
\$ 2,500 - \$ 9,999	1.00%	1.00%
\$ 100 - \$ 2,499	.75%	.75%
<b><u>Money Market Accounts</u></b>		
<b>Money Market 100 Plus</b>	1.15%	1.14%
<small>\$100,000 minimum deposit Must have active Checking Plus Account \$15/month fee if balance falls below minimum</small>		
<b>Money Market 100</b>	1.05%	1.04%
<small>\$100,000 minimum deposit \$15/month fee if balance falls below minimum</small>		
<b>Money Market Advantage Account</b>	1.02%	1.01%
<small>\$15,000 minimum deposit \$15/month fee if balance falls below minimum</small>		
<b>Money Market Investment Account</b>		
<small>\$2,500 minimum deposit</small>		
\$25,000 +	1.02%	1.01%
\$10,000 - \$24,999	.70%	.70%
\$ 2,500 - \$ 9,999	.50%	.50%
\$ 100 - \$ 2,499	.25%	.25%
<b><u>Savings Accounts</u></b>		
<b>Regular Daily Savings &amp; Kirby Savings</b>	.40%	.40%
<b>Christmas Club &amp; Back to School Club</b>	.40%	.40%
<b>Life Insured Savings</b>		
Account Type 102, 103 & 104		
Funds over the insured maximum	.40%	.40%
Funds under the insured maximum	.10%	.10%
<small>\$2,000 maximum for Account Type 102 \$3,000 maximum for Account Type 103 \$4,000 maximum for Account Type 104</small>		
<b>Open IRA</b>	.75%	.75 %

\* Rates good through 8/01/10. Interest on all accounts is accrued daily.

lch 07-01-10

