

Current Rates

Effective 11/17/2009

CD Special

10 Month 1.25%*

**only available with checking account*

CD RATES

<u>TERM</u>	<u>APY</u>	<u>RATE</u>
91, 100, 105 day	0.25	0.25
5-Month	0.50	0.50
6-Month	0.50	0.50
7-Month	0.50	0.50
8-Month	0.75	0.75
9-Month	0.75	0.75
10-Month	1.00	1.00
1-Year, Birthday CD**	1.00	1.00
13-Month	1.00	1.00
15-Month	1.00	1.00
18-Month	1.00	1.00
2-Year, Option CD	1.25	1.24
30-Month	1.25	1.24
3-Year	1.50	1.49
4-Year	1.75	1.73
5-Year	2.00	1.98

**The Birthday CD is offered to our 50 Advantage clients.

CLIMBING RATE CD 3-YEAR

<u>TERM</u>	<u>APY</u>	<u>RATE</u>
1 ST Six Months	1.00	1.00
2 ND Six Months	1.00	1.00
3 RD Six Months	1.50	1.49
4 TH Six Months	1.50	1.49
5 TH Six Months	2.00	1.98
6 TH Six Months	2.00	1.98
Blended APY & Rate	1.50	1.49

Funds may be withdrawn without penalty at any sixth month interval.

MONEY MARKET RATES

<u>TIERS</u>	<u>APY</u>	<u>RATE</u>
\$100,000+	0.20	0.20
\$50,000-\$99,999	0.15	0.15
\$25,000-\$49,999	0.10	0.10
\$10,000-\$24,999	0.05	0.05
\$0-\$9,999	0.01	0.01

A substantial penalty is assessed on funds withdrawn prior to maturity on all time deposit accounts.

Seven (7) day grace period for CD's and IRA's. Minimum investment is \$1,000.00. Rates are subject to change without notice.

APY will be rounded to 2 decimal places

IRA RATES

<u>TERM</u>	<u>APY</u>	<u>RATE</u>	
Variable 1-Year (87)	0.08	0.075	11/1/09
Variable 1-Year ATS (88)	0.33	0.325	11/1/09
1-Year (81)	1.00	1.00	
2-Year (82)	1.25	1.24	
3-Year (83)	1.50	1.49	
4-Year (84)	1.75	1.73	
5-Year (85)	2.00	1.98	

IRA CLIMBING RATE 3-YEAR (93)

<u>TERM</u>	<u>APY</u>	<u>RATE</u>
1 ST Six Months	1.00	1.00
2 ND Six Months	1.00	1.00
3 RD Six Months	1.50	1.49
4 TH Six Months	1.50	1.49
5 TH Six Months	2.00	1.98
6 TH Six Months	2.00	1.98
Blended APY & Rate	1.50	1.49

Funds may be withdrawn without penalty at any six month interval.



www.centier.com

Member FDIC