Federation Bank

Annual Percentage Yield Effective **9-10-13** www.federationbankia.com Member FDIC

Certificate of Deposit Rates

TERM	INTEREST RATE	ANNUAL PERCENTAGE YIELD	MINIMUM DEPOSIT
91 DAY	.10%	.10%	$500.00
182 DAY	.15%	.15%	$500.00
7 MONTH	**.20%**	**.20%**	**$500.00**
9 MONTH	**.25%**	**.25%**	**$500.00**
12 MONTH	. 35%	.35%	$500.00
18 MONTH	.40%	.40%	$500.00
19 MONTH	**.45%**	**.45%**	**$500.00**
24 MONTH	.50%	.50%	$500.00
25 MONTH	**.60%**	**.60%**	**$500.00**
30 MONTH	.75%	.75%	$500.00
36 MONTH	.90%	.90%	$500.00
48 MONTH	1.20%	1.20%	$500.00
60 MONTH	1.39%	1.40%	$500.00

All certificates above are also an option for IRA's and HSA's with a $250.00 minimum opening deposit.

*** An early withdrawal penalty may be imposed on all CD's.

Deposit Account Rates

ACCOUNT	INTEREST RATE	ANNUAL PERCENTAGE YIELD	MINIMUM TO OPEN	MINIMUM BALANCE TO EARN ANNUAL PERCENTAGE YIELD
IRA SAVINGS **	0.15%	0.15%	$250.00	$0.01
HSA CHECKING **	0.10%	0.10%	$50.00	$0.01
MONEY MARKET**	0.00%	0.00%	$1000.00	$0.00-$999.99
	0.05%	0.05%		$1000.00-$24,999.99
	0.05%	0.05%		$25,000.00-$49,999.99
	0.10%	0.10%		$50,000.00-$99,999.99
	0.15%	0.15%		>$100,000.00
STATEMENT SAVINGS**	0.05%	0.05%	$50.00	$0.01
CHRISTMAS CLUB**	0.05%	0.05%	$10.00	$0.01
PENNYSAVERS CLUB**	0.05%	0.05%	$10.00	$0.01
CLUB FED GOLD CHECKING** CLUB FED CHECKING**	0.05%	0.05%	$100.00	$1000.00
SUPER NOW CHECKING**	0.00%	0.00%	$500.00	$0.00-$999.99
	0.05%	0.05%		$1000.00-$2499.99
	0.05%	0.05%		$2500.00-$4999.99
	0.05%	0.05%		>$5000.00
#PREFFERED CHECKING**	0.05%	0.05%	NA	$0.01
# FEDERATION CHECKING**	0.05%	0.05%	NA	$1,500.00
FRESH START CHECKING	NON-INTEREST BEARING		$250.00	NA
BASIC CHECKING BASIC CHECKING – STUDENTS	NON-INTEREST BEARING		$100.00 $50.00	NA
CLASSIC CHECKING	NON-INTEREST BEARING		$100.00	NA

This account is no longer offered as a new account option.

** The annual percentage yield may change at any time at our discretion after the account as been opened.

** Fees may reduce the earnings of the account.