



**FIRSTLIBERTY**  
BANK

**Effective Date: January 26, 2012**  
(APY below denotes Annual Percentage Yield)

***MONEY MARKET RATES:***

***LIBERTY MONEY MARKET and FIRST MONEY MARKET***

<u>Minimum Balance to obtain disclosed APY:</u>	<u>APY</u>	<u>Rate</u>
\$1,000.00 - \$24,999.99	0.25	0.25
\$25,000.00 - \$49,999.99	0.35	0.35
\$50,000.00 - \$99,999.99	0.45	0.45
\$100,000.00 and over	0.60	0.60

Minimum balance to open account \$1,000.00

\*Rates are subject to change. Subject to fees, which may reduce earnings on the account.

***CD RATES:***

	<u>APY</u>	<u>Rate</u>
30 to 89 Day CD	Not currently offering	
91 Day CD	0.35	0.35
28 Day Promo CD	0.45	0.45
6 Month CD	0.65	0.65
9 Month CD	0.70	0.70
12 Month CD (also IRA)	0.80	0.80
24 Month CD (also IRA)	1.40	1.39
36 Month CD	1.50	1.49
60 Month CD	1.50	1.49

Minimum Opening Deposit and balance to obtain the disclosed APY: \$2,500.00

\*Rates are subject to change. Substantial penalty for early withdrawal.

***FREEDOM CHECKING (NOW):***

<u>Minimum Balance to obtain disclosed APY:</u>	<u>APY</u>	<u>Rate</u>
\$100.00 - \$4,999.00	.25	.25
\$5,000.00 - \$24,999.00	.30	.30
\$25,000.00 and above	.35	.35

Minimum deposit to open account: \$50.00

***SAVINGS (business & personal):***

<u>Minimum Balance to obtain disclosed APY &amp; open account:</u>		
\$50.00	.25	.25

\*Rates are subject to change. Subject to fees, which may reduce earnings on the account.