

Northern Region

Effective: January 31, 2012

Certificates of Deposit [^]	Rate	APY*	Minimum to Open	Terms and Conditions
New Money Specials				<p>CD Interest: Interest is compounded and credited quarterly on all certificates of deposit with the exception of the 3 month, which is credited at maturity.</p> <p>CD Early Withdrawal Penalty: Maturity of 0 to 90 days - Lesser of 30 days of interest earned on amount withdrawn or 100% of accrued interest.</p> <p>Maturity of 91 days through 12 months - penalty equal to 90 days interest.</p> <p>Maturity of more than 12 months up to 36 months - penalty equal to 180 days interest.</p> <p>Maturity of 36 months or more - penalty equal to 365 days interest.</p>
<i>Personal accounts only \$100,000 maximum per account</i>				
14 Month	0.71%	0.71%	\$ 5,000	
Standard Rates				
3 Month	0.10%	0.10%	\$ 2,500	
6 Month	0.25%	0.25%	\$ 2,500	
9 Month	0.25%	0.25%	\$ 5,000	
12 Month	0.40%	0.40%	\$ 1,500	
18 Month	0.52%	0.52%	\$ 1,500	
24 Month	0.70%	0.70%	\$ 1,500	
36 Month	0.73%	0.73%	\$ 1,500	
48 Month	1.08%	1.08%	\$ 5,000	
60 Month	1.40%	1.41%	\$ 5,000	
18 Mo Variable IRA *	0.32%	0.32%	\$ 100	
<i>Deposits for money markets and certificates of deposit are not currently being accepted from other depository financial institutions.</i>				
Savings ~ ¥	Rate	APY*	Minimum to Open	
Savings	0.14%	0.14%	\$ 50	
Super Savers Club	0.16%	0.16%	\$ 10	
Money Markets ~ ¥	Rate	APY*	Minimum to Open	
Super Money Market				
\$50,000 and Over	0.30%	0.30%	\$ 2,500	
\$25,000 - \$49,999	0.24%	0.24%		
\$10,000 - \$24,999	0.18%	0.18%		
Less Than \$10,000	0.14%	0.14%		
Mega Money Market				
<i>Must have existing checking account or open a Capital Interest Checking.</i>				
<i>Personal accounts only: max \$100,000/acct.; \$200,000 household</i>				
Amt > \$100,000*	0.34%	0.34%	\$ 25,000	
\$25,000 - \$100,000	0.23%	0.23%		
Less Than \$25,000	0.12%	0.12%		
Checking ~ ¥	Rate	APY*	Minimum to Open	
50+ Free Interest Checking	0.05%	0.05%	\$ 50	
VIP Free Interest Checking	0.05%	0.05%	\$ 50	
Capital Interest Checking & HSA Checking				
\$25,000 and over	0.20%	0.20%	\$ 50	
\$10,000 - \$24,999	0.16%	0.16%		
\$2,500 - \$9,999	0.12%	0.12%		
Less Than \$2,500	0.05%	0.05%		
Business Checking w/ Interest	0.08%	0.08%	\$ 50	

See Account Disclosure for additional account information

*APY = Annual Percentage Yield ~ Fees could reduce account earnings ¥ Rate may change after account opening

^ A penalty may be imposed for early withdrawal.