

WALFORD FARMERS SAVINGS BANK

A LOCALLY OWNED FULL SERVICE BANK

345 HIGHWAY 151, Walford IA 52351

4304 220th Trail, Amana IA 52203

PH: (319) 846-2650

(319) 622-6200

CERTIFICATE OF DEPOSIT RATES****

ANNUAL PERCENTAGE YIELD (APY) Accurate as of 7-21-10. (\$1,000.00 minimum unless otherwise noted)

Call for current rates.

<u>TERM</u>	<u>INTEREST RATE</u>	<u>APY</u>	
3 MONTH	.80%	.80%**	<u>Penalty for Early Withdrawal</u> Time Deposits with maturity of 6months or less 3 months interest.
6 MONTH	1.25%	1.25%*	
12 MONTH	1.35%	1.35%*	Time Deposits with maturity of 12 months or more 6 months interest.
18 MONTH	1.64%	1.65%*	
24 MONTH	1.79 %	1.80%*	
30 MONTH	2.29%	2.30%*	
48 MONTH	1.99%	2.00%*	
60 MONTH	2.73%	2.75%*	

* APY = Interest Compounded Semi-annually

** APY = Interest Compounded Quarterly

**** A penalty may be imposed for early withdrawal and fees could reduce the earnings on this account. Funds must remain on deposit until maturity in order to earn stated APY. Rates, terms and conditions subject to change.

OTHER ACCOUNTS (Interest Paid on Daily Balances)

	<u>MINIMUM OPENING DEPOSIT</u>	<u>MINIMUM BALANCE TO OBTAIN APY</u>	<u>INTEREST RATE</u>	<u>APY</u>
HI-FI ACCOUNT	\$2,500	\$2,500 – 24,999.99	.50%	.50%
		\$25,000 - \$49,999.99	.50%	.50%
		\$50,000 - \$99,999.99	.75%	.75%
		\$100,000 or more	1.00%	1.00%
NOW ACCOUNT	-0-	\$1,000 – 9,999.99	.40%	.40%
		\$10,000.00 or more	.50%	.50%
SAVINGS ACCOUNT	-0-	NONE	.50%	.50%

HI-FI Accounts are variable rate accounts and the stated APY may change after account opening.

Fees could reduce the earnings on the above accounts.

The Annual Percentage Yield (APY) is accurate as of 7-21-10.

SERVING THE AREA SINCE 1902

www.walfordbank.com

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