October 19, 2010

Personal Time Deposit & IRA Products

Time Deposits

- Earn competitive interest rate, compounded quarterly
- Avoid early withdrawal penalties by keeping funds invested for chosen term
- Choose terms ranging from 90 days to 5 years
- Open with minimum balance of $500
- Higher interest rates may apply to deposits of $100,000 or more

IRA – Time Deposits

- Earns competitive interest rate while saving for retirement
- Avoid early withdrawal penalties by keeping funds invested for chosen term
- Choose terms ranging from 12 months to 5 years
- Interest compounded quarterly
- Open with minimum balance of $250
- Additional deposits can be made at time of maturity
- Penalty-free distributions available after age 59 ½
- Calculation and Assistance with Required Minimum Distribution at 70½ & older

IRA - Savings

- Earns competitive interest rate while saving for retirement
- Interest compounded quarterly
- Open with minimum balance of $10
- Additional deposits can be made at any time
- May be transferred to IRA Time Deposit when balance reaches $250
- Penalty-free distributions available after age 59 ½
- Calculation and Assistance with Required Minimum Distribution at 70½ & older

Time Deposit/IRA Product Enhancements:

- Free Internet Banking
- Free 24-hour Telephone Banking

Rev 05/09

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- Free Initial Investment Consultation
- Free Initial Trust Services Consultation
- Combined Statements
- Collateral on Consumer Loans
  (Time Deposits Only)

Convenient Hours – All Offices Monday through Friday: 8am to 6pm & Saturday: 8am to Noon
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