



Corporate Drive • Malabu Drive • Polo Club Lane
859-219-2900

Minimum
Opening
Deposit

Interest
Rate

Annual
Percentage
Yield

Compounding
Frequency

***Plus Account ***				
	\$2,500			
Daily Balance \$0 < \$2,499		0.00%	0.00%	Daily
Daily Balance \$2,500 < \$24,999		0.10%	0.10%	Daily
Daily Balance \$25,000 < \$49,999		0.10%	0.10%	Daily
Daily Balance >= \$50,000		0.15%	0.15%	Daily

****50" Account***				
	\$100			
Daily Balance \$0 < \$24,999		0.10%	0.10%	Daily
Daily Balance \$25,000 < \$49,999		0.10%	0.10%	Daily
Daily Balance >= \$50,000		0.15%	0.15%	Daily

Preferred Plus Savings Account				
	\$100	0.25%	0.25%	Daily

Money Market Account				
	\$2,500			
Daily Balance \$0 < \$2,499		0.000%	0.00%	Daily
Daily Balance \$2,500 < \$24,999		0.249%	0.25%	Daily
Daily Balance \$25,000 < \$49,999		0.299%	0.30%	Daily
Daily Balance \$50,000 < \$99,999		0.399%	0.40%	Daily
Daily Balance >= \$100,000		0.499%	0.50%	Daily

*** Rates subject to change after account opening***

SPECIALS				
12 Month CD[^]	\$500	2.088%	2.11%	Daily
18 Month CD[^]	\$500	2.225%	2.25%	Daily
24 Month CD^{^^}	\$500	2.372%	2.40%	Daily

* Penalty for Early Withdrawal equal to all interest. ** Penalty for Early Withdrawal equal to 180 days interest.
[^] Penalty for Early Withdrawal equal to 365 days interest. ^{^^} Penalty for Early Withdrawal equal to interest accrued for 1/2 of full term

Certificates of Deposit				
3 Month [*]	\$500	0.099%	0.10%	Daily
6 Month ^{**}	\$500	0.249%	0.25%	Daily
9 Month ^{**}	\$500	0.249%	0.25%	Daily
12 Month [^]	\$500	0.399%	0.40%	Daily
15 Month [^]	\$500	0.399%	0.40%	Daily
18 Month [^]	\$500	0.399%	0.40%	Daily
24 Month ^{^^}	\$500	0.747%	0.75%	Daily
30 Month ^{^^}	\$500	0.747%	0.75%	Daily
36 Month ^{^^}	\$500	0.846%	0.85%	Daily
48 Month ^{^^}	\$500	0.995%	1.00%	Daily
60 Month ^{^^}	\$500	1.193%	1.20%	Daily

* Penalty for Early Withdrawal equal to all interest. ** Penalty for Early Withdrawal equal to 180 days interest.
[^] Penalty for Early Withdrawal equal to 365 days interest. ^{^^} Penalty for Early Withdrawal equal to interest accrued for 1/2 of full term

Individual Retirement Accounts				
6 Month ^{**}	\$500	0.249%	0.25%	Daily
9 Month ^{**}	\$500	0.249%	0.25%	Daily
12 Month [^]	\$500	0.399%	0.40%	Daily
15 Month [^]	\$500	0.399%	0.40%	Daily
18 Month [^]	\$500	0.399%	0.40%	Daily
24 Month ^{^^}	\$500	0.747%	0.75%	Daily
30 Month ^{^^}	\$500	0.747%	0.75%	Daily
36 Month ^{^^}	\$500	0.846%	0.85%	Daily
48 Month ^{^^}	\$500	0.995%	1.00%	Daily
60 Month ^{^^}	\$500	1.193%	1.20%	Daily

** Penalty for Early Withdrawal equal to 180 days interest. [^] Penalty for Early Withdrawal equal to 365 days interest.
^{^^} Penalty for Early Withdrawal equal to interest accrued for 1/2 of full term

Rates subject to change without prior notice.
Fees may reduce earnings.