



# First Independent

EFFECTIVE DATE: 5/14/2012-5/20/2012

## RATE SHEET: RETAIL BANKING

Account Type	Minimum to Open Account	MINIMUM THRU \$49,000		\$50,000 AND OVER			
		Interest Rate	APY*	Interest Rate	APY*		
CHECKING <sup>1</sup>	CHOICE PLUS CHECKING	\$ 100	0.05%	0.05%			
	BUSINESS INTEREST CHECKING	\$ 100	0.05%	0.05%			
	SnapE Checking (no longer offered)		0.60%	0.60%			
SAVINGS <sup>1</sup>	SAVINGS	\$ 100	0.05%	0.05%			
MONEY MARKET <sup>1</sup>	FIRST ACCOUNT -- MONEY MARKET	\$ 100					
	Balance Tiers:						
	\$0 - \$4,999		0.05%	0.05%			
	\$5,000 - \$24,999		0.05%	0.05%			
	\$25,000 - \$99,999		0.10%	0.10%			
	\$100,000 - \$499,999		0.15%	0.15%			
	\$500,000 - \$999,999		0.25%	0.25%			
IRA SAVINGS <sup>1</sup>	IRA SAVINGS	\$ 100					
	Balance Tiers:						
	\$0 - \$1,499		0.05%	0.05%			
	\$1,500 +		0.05%	0.05%			
EARNINGS CREDIT RATE ON ANALYZED CHECKING			0.25%				
CERTIFICATE OF DEPOSIT <sup>3</sup>	28 - 59 DAYS (1 MO+)	\$ 5,000	0.05%	0.05%	0.10%	0.10%	
	IRA CDs can be opened at any term >=180 days	60 - 89 DAYS (2 MO+)	\$ 2,500	0.05%	0.05%	0.10%	0.10%
	90 - 179 DAYS (3 MO +)	\$ 1,000	0.05%	0.05%	0.10%	0.10%	
	180 - 269 DAYS (6 MO +)	\$ 1,000	0.05%	0.05%	0.10%	0.10%	
	270 - 364 DAYS (9 MO +)	\$ 1,000	0.05%	0.05%	0.10%	0.10%	
	365 - 547 DAYS (12 MO +)	\$ 500	0.15%	0.15%	0.20%	0.20%	
	548 - 729 DAYS (18 MO +)	\$ 500	0.25%	0.25%	0.30%	0.30%	
	24 - 35 MONTHS	\$ 500	0.30%	0.30%	0.35%	0.35%	
	36 - 47 MONTHS	\$ 500	0.65%	0.65%	0.70%	0.70%	
	48 - 60 MONTHS	\$ 500	0.75%	0.75%	0.80%	0.80%	
	6 MONTH CD - ONLINE ONLY	\$ 1,000	0.05%	0.05%	0.10%	0.10%	
	12 MONTH CD - ONLINE ONLY	\$ 1,000	0.15%	0.15%	0.20%	0.20%	
IRA <sup>3</sup>	IRA - 18 MONTHS VARIABLE	\$ 100	0.50%	0.50%	0.50%	0.50%	

WSJ Prime 3.25%

APY\* = ANNUAL PERCENTAGE YIELD is a percentage rate reflecting the total amount of interest paid on an account in a 365 day period, based on the interest rate and the frequency of compounding.

<sup>1</sup>Interest is calculated using the average daily balance method. You must maintain the minimum balance for each tier in order to earn the APY disclosed. Interest will begin to accrue on the same business day the bank receives credit based on the First Independent Bank Funds Availability schedule. On variable rate accounts, the rate may change after the account is opened. Interest is compounded monthly and credited monthly. Interest yield will be lower if you withdraw interest instead of allowing it to compound. Fees could reduce the earnings on your account.

<sup>2</sup>Highest APY applies to the first \$10,000 in account, with a lower APY on balances of \$10,000.01 and above. If the account requirements are not met the APY will be the lowest rate listed. Rate eligibility requirements are at least one ACH deposit must credit your SNAP eChecking account each statement cycle AND at least ten point of sale payments or debit card debit payments must post to your SNAP eChecking account each statement cycle AND SNAP eChecking account must be enrolled in Internet Banking AND Statements must be received via eStatements. Fees could reduce earnings. The APY is current as of the date listed above. The bank may offer other rates/APYs in the future.

<sup>3</sup>Interest is calculated using the average daily balance method. Interest will begin to accrue on the same business day the bank receives credit based on the First Independent Bank Funds Availability schedule. On variable rate accounts, the rate may change after the account is opened. Interest rate and APY are fixed at the time the account is opened, and remain in effect throughout the account term. APY for terms greater than 90 days assumes quarterly compounding and payment of interest to account. For terms less than 90 days, APY assumes compounding at maturity. Certificates of Deposit automatically renew for the same term at maturity. An early withdrawal penalty may be imposed on Certificates of Deposit. A grace period of 10 days is allowed after the maturity date for redemptions without a penalty. Interest yield will be lower if you withdraw interest Member FDIC.