



**Deposit Accounts**

**Accurate As Of  
July 26, 2010**

**Checking and Savings Accounts**

<u>Emerald Deluxe Checking</u> ✓			<u>Deluxe Savings</u>					
<i>Min. to Open = \$100</i>	<i>Rate</i>	<i>APY</i>	<i>Minimum to Open = \$100 Maintain 15K Combined to Avoid Fee</i>		<b>Friendship Rates*</b>		<b>Standard Rates</b>	
			<i>Rate</i>	<i>APY</i>	<i>Rate</i>	<i>APY</i>	<i>Rate</i>	<i>APY</i>
\$0 - \$24,999	0.12%	0.12%	\$0 - \$9999	0.37%	0.37%	0.12%	0.12%	
\$25,000 - \$49,999	0.12%	0.12%	\$10,000 - \$24,999	0.37%	0.37%	0.12%	0.12%	
\$50,000 +	0.25%	0.25%	\$25,000 - \$49,999	0.37%	0.37%	0.12%	0.12%	
<u>Deluxe Checking</u> ✓			\$50,000 - \$99,999	0.50%	0.50%	0.25%	0.25%	
<i>Min. to Open = \$100</i>	<i>Rate</i>	<i>APY</i>	\$100,000 - \$249,999	0.50%	0.50%	0.25%	0.25%	
\$0 - \$9999	0.05%	0.05%	\$250,000 - \$499,999	0.50%	0.50%	0.25%	0.25%	
\$10,000 - \$24,999	0.10%	0.10%	\$500,000 - \$999,999	0.50%	0.50%	0.25%	0.25%	
\$25,000 +	0.15%	0.15%	\$1,000,000 +	0.62%	0.62%	0.37%	0.37%	
<u>Statement/Passbook Savings</u>			<u>Money Market</u>					
<i>Min. to Open</i>	<i>Rate</i>	<i>APY</i>	<i>Min. to Open = \$50</i>			<b>Standard Rates</b>		
\$100	0.12%	0.12%				<i>Rate</i>	<i>APY</i>	
<u>Money Market IRA</u>								
<i>Min. to Open</i>	<i>Rate</i>	<i>APY</i>						
\$100	1.00%	1.00%						
<u>Health Savings Account</u>								
<i>Min. to Open = \$50</i>	<i>Rate</i>	<i>APY</i>						
\$0-\$1,000	0.25%	0.25%						
\$1,000 - \$2,499	0.25%	0.25%						
\$2,500 - \$9,999	0.25%	0.25%						
\$10,000 +	0.25%	0.25%						
						<u>Prime Index Money Market*</u>		
						<b>Rates</b>		
						<i>Rate</i>	<i>APY</i>	
						<i>Min. to Open = \$50</i>		
						\$25,000 +		
						1.29%		
						1.30%		
						<u>+SMART Savers Club+</u>		
						<i>Interest Compounds Quarterly</i>		
						\$10		
						1.24%		
						1.25%		

**✓ Certificates of Deposit (CD), Retirement CDs and New Life Savings ✓**

		<u>Certificates of Deposit</u>		<b>Friendship Rates*</b>		<b>Standard Rates</b>	
		<i>Term</i>	<i>Min. Deposit</i>	<i>Rate</i>	<i>APY</i>	<i>Rate</i>	<i>APY</i>
		7 Day	\$1,000	0.50%	0.50%	0.25%	0.25%
		91 Day	\$1,000	0.50%	0.50%	0.25%	0.25%
		182 Day	\$1,000	0.62%	0.62%	0.37%	0.37%
		9 Month	\$1,000	0.75%	0.75%	0.50%	0.50%
		12 Month	\$1,000	1.29%	1.30%	1.04%	1.05%
		15 Month Prime Index*	\$25,000	0.97%	0.98%	0.97%	0.98%
		18 Month	\$1,000	1.36%	1.37%	1.11%	1.12%
		24 Month	\$1,000	1.74%	1.75%	1.49%	1.50%
		36 Month	\$1,000	1.85%	1.87%	1.61%	1.62%
		48 Month	\$1,000	1.98%	2.00%	1.74%	1.75%
		60 Month +	\$1,000	2.10%	2.12%	1.85%	1.87%
<u>New Life Savings</u>				<u>CD Specials</u>			
<i>Contract Amount determines Min to Open and Earn APY</i>				<b>► New Money Only</b>			
<i>Required Minimum</i>	<i>Term</i>	<i>Rate</i>	<i>APY</i>	<i>Term</i>	<i>Rate</i>	<i>APY</i>	
<i>Monthly Deposit of</i>	12 Month	1.00%	1.00%	12 Month	1.24%	1.25%	
<i>\$26.76.</i>	18 Month	1.24%	1.25%				
<i>Maximum contract amount</i>	24 Month	1.49%	1.50%				
<i>\$50,000.</i>	36 Month	1.74%	1.75%				
				CD Special Interest rates apply only to the initial term.			
				Minimum Balance to Open & Earn APY = \$1000			

Note: All interest compounds monthly, unless otherwise noted.

\*To earn Foster Bank Friendship APY, the account must be linked to a checking account with at least one customer initiated transaction within the monthly statement cycle.

✓ Must maintain the account minimum requirements to avoid monthly maintenance fee. Ask a banker for details.

+ Account available to Juniors under the age of 18. Annual Percentage Yield (APY) is payable for dollar amounts up to the first \$5,000 on deposit.

✓ You must maintain the minimum required balance to obtain the disclosed Annual Percentage Yield. Substantial penalty for early withdrawal.

► New money only; funds must not have been on deposit at Foster Bank for the past 90 days.

• Annual Percentage Yield (APY) is accurate as of date of publication.

• We may change the interest rate on your account at anytime. There may be other fees or service charges that may apply.

\*This is a variable rate account. The stated rate is the initial interest rate and may change any time the Prime Rate changes. The Prime Rate is the rate as published by the Wall Street Journal. Prime is 3.25% effective since December 16, 2008.

15 Month Prime Index CD = Prime x 30%. Prime Index Money Market = Prime x 30%.