

CONSUMER SAVINGS AND LOANS

Rates as of May 22, 2007

			CDs						Home equity	
			Less than 1 year		1 to 3 years		More than 3 years		Fixed term loans	Lines of Credit
Banks, Savings & Loans	Money Market Savings		Min.		Min.		Min.		\$25,000-49,999	\$25,000-49,999
	Deposit	APY	Deposit	APY	Deposit	APY	Deposit	APY	APR	APR
Bank of Maumee 419-868-1750	\$50,000	5.05%	\$1,000 6 mos.	5.25%	\$1,000 12 mos.	5.25%	\$1,000 5 years	4.47%	6.99%	7.25%
Charter One Bank 877-242-7837	\$10,000	4.50%	\$1,000 11 mos.	5.10%	\$1,000 15-17 mos.	5.10%	\$1,000 37-60 mos.	3.95%	6.79%	7.74%
Fifth Third Bank 419-259-7820	\$20,000	4.00%	\$500 6 mos.	5.00%	\$500 24-35 mos.	3.75%	\$500 48-59 mos.	3.75%	7.31%	8.25%
First Federal Bank, Defiance 800-472-6292	\$10,000	3.90%	\$10,000 5 mos.	5.05%	\$10,000 36 mos.	4.01%	\$10,000 48 mos.	4.10%	8.50%	8.00%
First Federal S&L of Delta 419-822-3131	N/A		\$500 6 mos.	3.39%	\$500 12 mos.	4.03%	N/A		7.50%	N/A
FirstMerit Bank 419-720-1500	\$10,000	5.00%	\$5,000 6 mos.	5.25%	\$1,000 12 mos.	5.00%	N/A		6.74%	0%
Genoa Bank 800-592-2828	\$50,000	2.50%	\$10,000 9 mos.	5.20%	\$1,000 18 mos.	4.40%	\$1,000 60 mos.	4.80%	N/A	8.25%
Huntington Bank 800-480-2265	\$20,000	2.50%	\$2,000 7-11 mos.	5.30%	\$2,000 13 mos.	5.00%	\$2,000 48 mos.	5.00%	6.49%	7.25%
KeyBank 800-539-2968	\$50,000	5.25%	\$10,000 6 mos.	4.65%	\$10,000 18 mos.	4.90%	N/A		7.79%	7.99%
Metamora State Bank 419-885-1996	\$25,000	4.00%	\$5,000 6 mos.	4.75%	\$5,000 24 mos.	5.10%	\$5,000 48 mos.	4.40%	7.638%	8.25%
National Bank of Oak Harbor 419-691-6264	\$25,000	3.04%	\$500 9 mos.	4.50%	\$500 36 mos.	4.70%	\$500 60 mos.	5.00%	8.50%	7.00%
National City Bank 800-925-9259	\$25,000	3.94%	\$10,000 6 mos.	4.10%	\$10,000 3 years	4.50%	\$10,000 5 years	4.55%	7.88%	8.09%
Sky Bank 866-759-2265	\$50,000	1.90%	\$1,000 3-9 mos.	5.25%	\$1,000 24 mos.	4.13%	\$1,000 60 mos.	4.13%	6.75%	7.25%
Union Bank, Pemberville 419-659-2141	\$50,000	2.53%	\$10,000 7 mos.	5.00%	\$10,000 13 mos.	5.00%	\$500 60 mos.	5.10%	7.50%	8.25%
Credit unions										
AP Federal C.U. 419-476-2531	\$2,500	2.25%	\$1,000 9 mos.	4.65%	\$1,000 36 mos.	5.25%	\$25,000 60 mos.	6.00%	7.25%	8.25%
Co-op Toledo C.U.	N/A		N/A		N/A		N/A		N/A	N/A
Sun F.C.U., Maumee 419-698-6965	N/A		\$500 6 mo.	5.20%	\$500 12 mos.	5.21%	\$1,000 54 mos.	5.52%	6.75%	7.36%

Source: Financial institutions

NOTE: There may be terms and conditions to obtain the above rates, including having a savings or checking account with the institution. Also, for credit unions, conditions include being a resident of a particular county or an employee at specified businesses.

APY is annual percentage yield, and it could change during the term of deposit. APR is annual percentage rate (including interest and fees). Methods of compounding vary. N/A means not available.