

# CONSUMER SAVINGS AND LOANS

Rates as of Dec. 18, 2007

Banks, Savings & Loans	Money Market Savings		CDs				Home equity	
	Min. Deposit	APY	Less than 1 year Min. Deposit	1 to 3 years Min. Deposit	More than 3 years Min. Deposit	Fixed term loans \$25,000-49,999 APR	Lines of Credit \$25,000-49,999 APR	
Bank of Maumee 419-868-1750	\$75,000	4.50%	\$1,000 4.75% 6 mos.	\$1,000 4.25% 12 mos.	\$1,000 3.83% 4 yrs.	6.99%	7.00%	
Charter One Bank	N/A		N/A	N/A	N/A	N/A	N/A	
Fifth Third Bank 419-259-7820	\$50,000	4.10%	\$5,000 4.75% 4 mos.	\$5,000 4.55% 36 mos.	\$5,000 4.60% 48 mos.	6.97%	5.50%	
First Federal Bank, Defiance	N/A		N/A	N/A	N/A	N/A	N/A	
First Federal S&L of Delta 419-822-3131	N/A		\$500 3.39% 6 mos.	\$500 3.92% 12 mos.	N/A	N/A	7.50%	
FirstMerit Bank 419-843-9680	\$10,000	4.75%	\$5,000 4.75% 6 mos.	\$1,000 4.50% 12 mos.	N/A	6.74%	7.25%	
Genoa Bank 800-592-2828	\$10,000	4.00%	\$10,000 5.01% 7 mos.	\$1,000 4.25% 12 mos.	\$1,000 4.55% 60 mos.	N/A	7.25%	
KeyBank 800-539-2968	\$50,000	4.10%	\$10,000 4.90% 7 mos.	\$10,000 4.40% 12 mos.	\$10,000 4.40% 4-10 yrs.	7.80%	6.99%	
Metamora State Bank 419-885-1996	\$25,000	3.25%	\$5,000 3.65% 182 days	\$5,000 4.60% 30 mos.	\$5,000 4.10% 48 mos.	7.638%	7.50%	
National Bank of Oak Harbor 419-691-6264	\$25,000	3.04%	\$500 3.51% 9 mos.	\$500 3.42% 24 mos.	\$500 4.23% 60 mos.	8.50%	8.25%	
National City Bank 800-925-9259	\$25,000	3.07%	\$10,000 3.65% 6 mos.	\$10,000 4.15% 3 years	\$10,000 4.45% 5 years	7.88%	7.34%	
State Bank & Trust, Sylvania 419-882-2145	\$5,000	3.62%	\$1,000 3.65% 6 mos.	\$1,000 4.70% 20 mos.	\$1,000 4.25% 60 mos.	6.99%	6.50%	
Union Bank, Pemberville 419-659-2141	\$50,000	1.60%	\$10,000 4.10% 10 mos.	\$500 2.46% 24 mos.	\$500 4.50% 60 mos.	6.375%	7.25%	
<b>Credit unions</b>								
AP Federal C.U., Toledo 419-476-2531	\$50,000	3.51%	\$500 3.25% 6 mos.	\$1,000 5.00% 18 mos.	\$1,000 5.00% 60 mos.	6.50%	7.50%	
Champion C.U., Toledo 419-407-4140	\$25,000	4.60%	\$1,000 4.75% 6 mos.	\$1,000 4.75% 18 mos.	\$1,000 4.75% 48 mos.	6.65%	7.75%	
Co-op Toledo C.U. 419-382-3600	N/A		\$1,000 4.84% 6 mos.	\$1,000 4.99% 12 mos.	N/A	N/A	7.25%	
Maumee Valley C.U., Toledo 419-382-4071	\$25,000	3.56%	\$500 6.14% 6 mos.	\$500 5.00% 12 mos.	\$500 5.00% 48 mos.	6.75%	6.50%	
Sun Federal C.U., Maumee 419-698-6965	N/A		\$500 4.53% 6 mo.	\$500 5.00% 12 mos.	\$1,000 5.53% 54 mos.	6.75%	7.39%	
Toledo Area Community C.U. 419-841-9838	\$75,000	4.25%	\$500 4.36% 6 mos.	\$500 4.65% 30 mos.	\$500 5.00% 60 mos.	7.00%	6.75%	

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.