

# CONSUMER SAVINGS AND LOANS

Rates as of May 13, 2008

			CDs						Home equity	
			Less than 1 year		1 to 3 years		More than 3 years		Fixed term loans	Lines of Credit
<b>Banks, Savings &amp; Loans</b>	Min. Deposit	APY	Min. Deposit	APY	Min. Deposit	APY	Min. Deposit	APY	\$25,000-49,999 APR	\$25,000-49,999 APR
Bank of Maumee 419-868-1750	\$25,000	2.50%	\$1,000 7 mos.	3.30%	\$1,000 13 mos.	3.40%	\$1,000 36 mos.	2.47%	6.49%	4.75%
Charter One Bank 877-242-7837	\$10,000	2.25%	\$1,000 6 mos.	1.65%	\$1,000 12 mos.	3.00%	N/A		6.79%	4.74%
Fifth Third Bank 419-259-7820	\$50,000	1.80%	\$5,000 8 mos.	2.75%	\$5,000 13 mos.	3.00%	\$5,000 37 mos.	3.75%	6.38%	3.49%
First Federal Bank, Defiance 800-472-6292	\$10,000	1.10%	\$10,000 7 mos.	2.45%	\$10,000 35 mos.	3.50%	\$10,000 48 mos.	2.60%	6.75%	5.50%
First Federal S&L of Delta 419-822-3131	N/A		\$500 6 mos.	1.51%	\$500 12 mos.	1.71%	N/A		N/A	7.50%
FirstMerit Bank 419-843-9680	\$25,000	1.65%	\$5,000 6 mos.	2.40%	\$1,000 12 mos.	2.25%	N/A		6.49%	4.75%
Genoa Bank 800-592-2828	\$10,000	2.75%	\$1,000 6 mos.	1.50%	\$1,000 24 mos.	2.00%	\$1,000 60 mos.	2.80%	N/A	5.00%
KeyBank 800-539-2968	\$50,000	3.05%	\$2,500 150-179 days	2.50%	\$10,000 23 mos.	3.90%	\$10,000 48-59 mos.	3.90%	6.12%	4.74%
Metamora State Bank 419-885-1996	\$25,000	2.10%	\$5,000 182 days	1.70%	\$5,000 30 mos.	3.25%	\$5,000 60 mos.	3.40%	7.26%	6.99%
National Bank of Oak Harbor 419-691-6264	\$25,000	1.51%	\$500 9 mos.	2.02%	\$500 18 mos.	2.38%	\$500 60 mos.	3.56%	N/A	5.60%
National City Bank 800-925-9259	\$25,000	1.25%	\$10,000 6 mos.	2.10%	\$10,000 3 years	3.30%	\$10,000 5 years	4.25%	7.97%	6.84%
State Bank & Trust, Sylvania 419-882-2145	\$50,000	1.61%	\$1,000 6 mos.	1.25%	\$1,000 27 mos.	2.45%	\$1,000 47 mos.	2.85%	8.60%	5.99%
Union Bank, Pemberville 419-659-2141	\$50,000	0.50%	\$10,000 9 mos.	2.82%	\$500 24 mos.	1.88%	\$500 60 mos.	2.74%	6.125%	5.00%
<b>Credit unions</b>										
AP Federal C.U., Toledo 419-476-2531	\$50,000	2.02%	\$500 6 mos.	2.00%	\$1,000 18 mos.	3.50%	\$1,000 60 mos.	3.75%	5.25%	5.25%
Champion C.U., Toledo 419-407-4140	\$25,000	2.25%	\$1,000 6 mos.	2.50%	\$1,000 3 yrs.	3.00%	\$1,000 48 mos.	3.25%	5.99%	5.25%
Co-op Toledo C.U. 419-382-3600	N/A		\$1,000 6 mos.	2.52%	\$1,000 12 mos.	2.78%	N/A		N/A	5.00%
Maumee Valley C.U., Toledo 800-890-7931	\$1,000	2.12%	\$500 8 mos.	3.03%	\$500 1 year	3.29%	\$500 48 mos.	3.55%	5.00%	4.95%
Sun Federal C.U., Maumee 419-698-6965	N/A		\$500 6 mo.	3.40%	\$500 12 mos.	3.55%	\$1,000 54 mos.	4.27%	5.75%	6.56%
Toledo Area Community C.U. 419-841-9838	\$50,000	1.25%	\$500 6 mos.	2.75%	\$500 18 mos.	3.20%	\$500 48 mos.	3.35%	4.75%	4.50 %

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.