

CONSUMER SAVINGS AND LOANS

Rates as of July 8, 2008

									Home equity	
									Fixed term loans	Lines of Credit
Banks, Savings & Loans	Money Market Savings		Less than 1 year		CDs 1 to 3 years		More than 3 years		\$25,000-49,999	\$25,000-49,999
	Min. Deposit	APY	Min. Deposit	APY	Min. Deposit	APY	Min. Deposit	APY	APR	APR
Bank of Maumee 419-868-1750	\$50,000	2.50%	\$1,000 11 mos.	3.40%	\$1,000 24-35 mos.	4.00%	\$1,000 37 mos.	4.10%	6.74%	4.75%
Charter One Bank 877-242-7837	\$10,000	2.25%	\$1,000 3-11 mos.	2.00%	\$1,000 24 mos.	3.50%	\$1,000 37-47 mos.	3.75%	6.89%	4.49%
Fifth Third Bank 419-259-7820	\$50,000	1.80%	\$5,000 9 mos.	3.00%	\$5,000 13 mos.	3.75%	\$5,000 37 mos.	4.75%	6.38%	3.49%
First Federal Bank, Defiance 800-472-6292	\$10,000	1.10%	\$10,000 7 mos.	2.20%	\$10,000 35 mos.	4.53%	\$10,000 48 mos.	2.60%	7.25%	6.00%
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	\$500	2.50%	\$1,000 6 mos.	2.75%	\$5,000 24 mos.	3.50%	N/A		6.49%	4.75%
Genoa Bank 800-592-2828	\$10,000	2.75%	\$1,000 6 mos.	1.50%	\$1,000 18 mos.	1.75%	\$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.	4.45%	\$10,000 48 mos.	4.90%	6.71%	4.74%
Metamora State Bank	N/A		N/A		N/A		N/A		N/A	N/A
National Bank of Oak Harbor 419-691-6264	\$25,000	1.51%	\$500 9 mos.	2.12%	\$500 25 mos.	3.74%	\$500 60 mos.	4.74%	N/A	N/A
National City Bank 800-925-9259	\$25,000	1.25%	\$10,000 6 mos.	2.10%	\$10,000 3 years	3.55%	\$10,000 5 years	4.50%	7.93%	6.09%
State Bank & Trust, Sylvania 419-882-2145	\$50,000	1.51%	\$1,000 6 mos.	1.25%	\$1,000 27 mos.	3.50%	\$1,000 47 mos.	3.85%	8.85%	4.50%
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%	6.50%	5.00%
Credit unions										
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%	5.00%	5.00%
Champion C.U., Toledo 419-407-4140	\$25,000	2.25%	\$1,000 6 mos.	2.50%	\$1,000 3 years	3.00%	\$1,000 48 mos.	3.25%	5.00%	5.25%
Co-op Toledo C.U. 419-382-3600	N/A		\$1,000 6 mos.	2.27%	\$1,000 12 mos.	2.52%	N/A		N/A	5.00%
Maumee Valley C.U., Toledo 800-890-7931	\$1,000	2.02%	\$500 6 mos.	2.52%	\$500 1 year	4.00%	\$500 48 mos.	3.55%	5.00%	4.95%
Sun Federal C.U., Maumee 419-698-6965	N/A		\$500 6 mos.	2.78%	\$500 12 mos.	3.09%	\$1,000 54 mos.	4.48%	5.75%	5.92%
Toledo Teamsters C.U. 419-243-7373	\$5,000	2.00%	\$500 6 mos.	2.52%	\$500 12 mos.	3.04%	N/A		7.50%	N/A

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.