## **CONSUMER SAVINGS AND LOANS**

State Bank & Trust, Sylvania

Union Bank, Pemberville

AP Federal C.U., Toledo

Champion C.U., Toledo

Maumee Valley C.U., Toledo

Sun Federal C.U., Maumee

Source: Financial institutions

419-882-2145

419-659-2141

**Credit unions** 

419-476-2531

419-407-4140

419-382-3600

800-890-7931

419-698-6965

419-243-7373

Toledo Teamsters C.U.

Co-op Toledo C.U.

Rates as of July 15, 2008 Home equity

CDs

|  |                                  |                         |   |   | 020  |   |  |   |                       |                         |
|--|----------------------------------|-------------------------|---|---|--|---|--|---|-----------------------|-------------------------|
|  | Money Market<br>Savings<br>Min.  |                         | Less than   |   | 1 to   |   | More than  |   | term loans            | Credit                  |
|  |                                  |                         | 1 year  |   | 3 years  |   | 3 years  |   | \$25,000-             | \$25,000-               |
|  |                                  |                         | Min.  |   | Min.   |   | Min.   |   | 49,999                | 49,999                  |
| Banks, Savings & Loans   | Deposit                          | APY                     | Deposit   | APY   | Deposit  | APY   | Deposit  | APY                                     | APR                   | APR                     |
| Bank of Maumee<br>419-868-1750   | \$50,000                         | 2.50%                   | \$1,000<br>11   | 3.40%<br>mos.                                     | \$1,000<br>24-35   |   | \$1,000<br>37 n  | 4.10%<br>nos.                           | 6.74%                 | 4.75%                   |
| Charter One Bank<br>877-242-7837   | \$10,000                         | 2.25%                   |   | 2.00%<br>mos.                                     | \$1,000<br>24 m  |   |  | 3.75%<br>mos.                           | 6.89%                 | 4.49%                   |
| Fifth Third Bank<br>419-259-7820   | \$50,000                         | 1.80%                   | \$5,000<br>9 m  | 3.00%<br>os.                                      | \$5,000<br>13 m  | 3.75%<br>los.                                     | \$5,000<br>37 m  |   | 6.38%                 | 3.49%                   |
| First Federal Bank, Defiance<br>800-472-6292   | \$10,000                         | 1.10%                   | \$10,000<br>7 mg  |   | \$10,000<br>35 m   |   | \$10,000<br>48 m                                       |   | 7.25%                 | 6.00%                   |
|  |                                  |                         |   |   |  |   |  |   |                       |                         |
| First Federal S&L of Delta   | N/A                              |                         | \$500   | 1.51%   | \$500 1.71%<br>12 mos.   |   | N/   | N/A                                     |                       | 7.50%                   |
| 419-822-3131   |                                  |                         | 6 r   | nos.  | 12 n   | nos.  |  |   | N/A                   | 110070                  |
| FirstMerit Bank<br>419-843-9680  | \$500                            | 2.50%                   | \$1,000   |   | 12 n<br>\$1,000<br>12 m  | 3.00%   |  |   | 6.49%                 | 4.75%                   |
| FirstMerit Bank  | \$500<br>\$10,000                |                         | \$1,000   | 2.75%<br>nos.<br>1.20%                            | \$1,000  | 3.00%<br>nos.<br>4.00%                            |  | A 2.80%                                 |                       |                         |
| FirstMerit Bank<br>419-843-9680<br>Genoa Bank  |                                  | 2.50%                   | \$1,000<br>6 m<br>\$1,000<br>91 d<br>\$2,500                                      | 2.75%<br>nos.<br>1.20%<br>ays                     | \$1,000<br>12 m<br>\$10,000  | 3.00%<br>nos.<br>4.00%<br>nos.<br>4.45%           | N//<br>\$1,000   | 2.80%<br>nos.<br>4.90%                  | 6.49%                 | 4.75%                   |
| FirstMerit Bank<br>419-843-9680<br>Genoa Bank<br>800-592-2828<br>KeyBank                 | \$10,000                         | 2.50%                   | \$1,000<br>6 m<br>\$1,000<br>91 d<br>\$2,500                                      | 2.75%<br>nos.<br>1.20%<br>ays<br>2.75%            | \$1,000<br>12 m<br>\$10,000<br>25 m<br>\$10,000                            | 3.00%<br>nos.<br>4.00%<br>nos.<br>4.45%           | \$1,000<br>60 m  | 2.80%<br>nos.<br>4.90%                  | 6.49%<br>N/A          | 4.75%                   |
| FirstMerit Bank<br>419-843-9680<br>Genoa Bank<br>800-592-2828<br>KeyBank                 | \$10,000<br>\$50,000             | 2.50%                   | \$1,000<br>6 m<br>\$1,000<br>91 d<br>\$2,500<br>150-17<br>\$5,000                 | 2.75%<br>nos.<br>1.20%<br>ays<br>2.75%            | \$1,000<br>12 m<br>\$10,000<br>25 m<br>\$10,000                            | 3.00%<br>nos.<br>4.00%<br>nos.<br>4.45%<br>nos.   | \$1,000<br>60 m<br>\$10,000<br>48 m                    | 2.80%<br>nos.<br>4.90%<br>os.           | 6.49%<br>N/A          | 4.75%                   |
| FirstMerit Bank<br>419-843-9680<br>Genoa Bank<br>800-592-2828<br>KeyBank<br>800-539-2968 | \$10,000<br>\$50,000<br>\$25,000 | 2.50%<br>2.75%<br>3.05% | \$1,000<br>6 m<br>\$1,000<br>91 d<br>\$2,500<br>150-17<br>\$5,000<br>182<br>\$500 | 2.75%<br>nos.<br>1.20%<br>ays<br>2.75%<br>'9 days | \$1,000<br>12 m<br>\$10,000<br>25 m<br>\$10,000<br>23 n<br>\$5,000<br>30 m | 3.00% nos. 4.00% nos. 4.45% nos. 4.50% nos. 3.74% | \$1,000<br>60 m<br>\$10,000<br>48 m<br>\$5,000<br>48 r | A 2.80% nos. 4.90% os. 4.75% nos. 4.50% | 6.49%<br>N/A<br>6.53% | 4.75%<br>5.00%<br>4.74% |

6 mos. \$1.000 1.25% \$1.000 6 mos. \$10,000 2.82% 9 mos.

2.00%

2.27%

2.73%

2.52%

6 mos.

\$1,000 2,50%

6 mos.

6 mos. 2.52%

6 mos.

6 mos.

6 mos.

NOTE: There may be terms and conditions to obtain the above rates, including having a savings or checking account with the institution.

APY is annual percentage yield, and it could change during the term of deposit. APR is annual percentage rate (including interest and

\$500

\$1.000

\$500

\$500

\$500

Also, for credit unions, conditions include being a resident of a particular county or an employee at specified businesses.

\$50,000

\$50.000

\$25,000

\$1,000

\$5,000

fees). Methods of compounding vary. N/A means not available.

N/A

N/A

\$50,000 2.02%

1.51%

0.50%

2.25%

2.02%

2.00%

\$500

\$1.000

\$500

\$500

\$500

3 years 3.50% 27 mos. 1.88% 24 mos.

\$1.000 3.50%

18 mos.

3 years

\$1.000 2.52%

12 mos.

24 mos.

12 mos.

12 mos.

3.00%

4.00%

3.09%

3.04%

5 years \$1.000 3.85% 47 mos. \$500 2.74% 60 mos.

\$1.000 3.75%

60 mos.

48 mos.

N/A

48 mos.

\$1,000 4,48%

54 mos.

N/A

3.25%

3.55%

\$1.000

\$500

8.85%

6.375%

5.00%

5.00%

N/A

5.00%

5.75%

7.50%

Fixed

I Lines of

6.09% 4.50%

5.00%

5.00%

5.25%

5.00%

4.95%

5.92%

N/A