

CONSUMER SAVINGS AND LOANS

Rates as of Dec. 9, 2008

Banks, Savings & Loans	Money Market Savings Min. Deposit APY		CDs						Home equity	
			Less than 1 year Min. Deposit APY		1 to 3 years Min. Deposit APY		More than 3 years Min. Deposit APY		Fixed term loans \$25,000-49,999 APR	Lines of Credit \$25,000-49,999 APR
Bank of Maumee 419-868-1750	\$50,000	2.25%	\$1,000	3.15% 11 mos.	\$1,000	3.75% 24-35 mos.	\$1,000	3.35% 36-60 mos.	7.25%	4.25%
Charter One Bank 877-242-7837	\$10,000	2.50%	\$1,000	3.75% 6 mos.	\$1,000	3.50% 24 mos.	\$1,000	3.50% 60 mos.	7.99%	4.24%
Fifth Third Bank 419-259-7820	\$50,000	1.20%	\$5,000	3.50% 6 mos.	\$5,000	4.05% 24 mos.	\$5,000	4.50% 60 mos.	8.09%	4.25%
First Federal Bank, Defiance 800-472-6292	\$10,000	0.50%	\$500	3.25% 7 mos.	\$10,000	3.35% 35 mos.	\$10,000	1.60% 48 mos.	7.75%	6.75%
First Federal S&L of Delta 419-822-3131	N/A		\$500	1.51% 6 mos.	\$500	1.71% 12 mos.	N/A		N/A	7.50%
FirstMerit Bank 419-843-9680	\$500	2.00%	\$1,000	2.00% 6 mos.	\$5,000	3.50% 24 mos.	\$10,000	2.00% 36 mos.	7.49%	4.50%
Genoa Bank 800-592-2828	\$10,000	2.50%	\$1,000	1.50% 91 days	\$1,000	4.00% 13 mos.	\$1,000	4.00% 60 mos.	N/A	4.00%
KeyBank 800-539-2968	\$50,000	2.00%	\$25,000	3.55% 9 mos.	\$25,000	3.75% 14 mos.	\$25,000	4.10% 48 mos.	5.47%	4.24%
Metamora State Bank 419-885-1996	\$25,000	1.75%	\$5,000	1.75% 182 days	\$5,000	3.30% 36 mos.	\$5,000	3.75% 60 mos.	7.51%	7.50%
National Bank of Oak Harbor 419-691-6264	\$25,000	1.26%	\$500	1.36% 9 mos.	\$500	2.53% 36 mos.	\$500	4.02% 60 mos.	N/A	4.75%
National City Bank 800-925-9259	\$25,000	0.80%	\$10,000	1.80% 6 mos.	\$10,000	3.60% 3 years	\$10,000	4.30% 5 years	9.07%	5.08%
Union Bank, Pemberville 419-659-2141	\$50,000	0.50%	\$1,000	3.25% 12 mos.	\$5,000	4.00% 36 mos.	\$500	2.50% 60 mos.	5.125%	4.00%
Credit unions										
AP Federal C.U., Toledo 419-476-2531	\$50,000	1.75%	\$500	2.00% 6 mos.	\$500	3.00% 18 mos.	\$500	3.50% 60 mos.	5.00%	5.00%
Champion C.U., Toledo 419-407-4140	\$25,000	2.25%	\$1,000	2.50% 6 mos.	\$1,000	3.25% 18 mos.	\$1,000	4.00% 48 mos.	5.50%	5.00%
Co-op Toledo C.U. 419-382-3600	N/A		\$1,000	2.27% 6 mos.	\$1,000	2.52% 12 mos.	N/A		N/A	5.00%
Maumee Valley C.U., Toledo 800-890-7931	\$1,000	1.51%	\$500	2.26% 6 mos.	\$500	3.29% 36 mos.	\$500	4.06% 60 mos.	5.50%	6.50%
Sun Federal C.U., Maumee 419-698-6965	N/A		\$500	2.37% 6 mos.	\$500	3.09% 12 mos.	\$1,000	4.53% 54 mos.	5.75%	5.69%
Toledo Teamsters C.U. 419-243-7373	\$5,000	2.00%	\$500	2.52% 6 mos.	\$500	3.65% 18 mos.	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.