

# CONSUMER SAVINGS AND LOANS

Rates as of May 24, 2011

Banks, savings & loans	Money market savings		CDs				Home equity			
	Min. Deposit	APY	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
Charter One Bank 877-242-7837	\$10,000	0.50%	\$1,000 11 mos.	0.20%	\$1,000 30-35 mos.	1.50%	\$1,000 60 mos.	2.25%	6.49%	4.49%
Fifth Third Bank	N/A		N/A		N/A		N/A		N/A	N/A
First Federal Bank, Defiance 877-367-8178	\$10,000	0.05%	\$500 7 mos.	0.20%	\$5,000 25 mos.	1.00%	\$10,000 48 mos.	1.99%	6.15%	6.75%
First Federal S&L of Delta 419-822-3131	N/A		\$500 6 mos.	0.30%	\$500 12 mos.	0.45%	N/A		N/A	6.75%
FirstMerit Bank 419-843-9680	\$100	0.65%	\$1,000 6 mos.	0.15%	\$1,000 36 mos.	0.50%	\$1,000 48 mos.	0.80%	6.79%	4.24%
Genoa Bank 800-592-2828	\$10,000	0.45%	\$1,000 6 mos.	0.15%	\$1,000 24 mos.	0.65%	\$1,000 60 mos.	2.06%	N/A	3.25%
KeyBank 800-589-2968	\$10,000	0.30%	\$25,000 11 mos.	0.30%	\$25,000 36 mos.	0.90%	\$25,000 48 mos.	1.05%	4.99%	3.99%
Metamora State Bank 419-885-1996	\$25,000	0.25%	\$5,000 182 days	0.25%	\$5,000 36 mos.	1.25%	\$5,000 48 mos.	1.50%	7.01%	7.00%
National Bank of Ohio 419-691-6264	\$25,000	0.45%	\$500 9 mos.	0.25%	\$500 36 mos.	1.21%	\$500 60 mos.	2.02%	6.75%	4.00%
Union Bank, Pemberville 419-659-2141	\$50,000	0.03%	\$500 6-11 mos.	0.10%	\$10,000 15 mos.	0.60%	\$5,000 60 mos.	1.55%	6.50%	5.00%
<b>Credit unions</b>										
AP Federal C.U., Toledo 419-476-2531	\$10,000	0.45%	\$500 6 mos.	0.25%	\$500 36 mos.	1.26%	\$500 60 mos.	2.02%	5.00%	3.99%
Champion C.U., Toledo 419-407-4140	\$25,000	0.40%	\$1,000 6 mos.	0.20%	\$1,000 3 yrs.	1.00%	\$1,000 48 mos.	1.25%	5.50%	3.25%
Co-op Toledo C.U., 419-865-3600	N/A		\$1,000 6 mos.	0.35%	\$5,000 24 mos.	1.00%	N/A		N/A	5.00%
Directions Credit Union, Sylvania Twp., 419-841-9838	\$50,000	0.25%	\$500 6 mos.	0.20%	\$500 30 mos.	1.45%	\$500 60 mos.	2.50%	5.25%	4.25%
Jeep Country Fed. C.U., Holland 419-865-2200	\$10,000	0.70%	\$1,000 6 mos.	0.50%	\$1,000 24 mos.	1.50%	\$1,000 48 mos.	2.25%	5.00%	4.00%
Maumee Valley C.U., Toledo 800-890-7931	\$1,000	0.40%	\$500 6 mos.	0.40%	\$500 24 mos.	0.90%	\$500 48 mos.	2.25%	4.50%	1.99%
Sun Federal C.U., Maumee 419-893-2170	N/A		\$500 6 mos.	0.35%	\$500 12 mos.	0.40%	\$1,000 54 mos.	2.78%	4.99%	5.00%
Toledo Teamsters C.U., 419-243-7373	\$5,000	1.00%	\$1,000 6 mos.	0.10%	\$1,000 24 mos.	0.50%	\$1,000 48 mos.	1.08%	5.50%	NA

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.