

CONSUMER SAVINGS AND LOANS

Rates as of Sept. 20, 2011

Banks, savings & loans	Money market savings		CDs						Home equity	
	Min. Deposit	APY	Less than 1 year		1 to 3 years		More than 3 years		Fixed- term loans \$25,000- \$49,999 APR	Lines of credit \$25,000- \$49,999 APR
Charter One Bank 877-242-7837	\$10,000	1.00%	\$1,000 11 mos.	0.15%	\$1,000 24 mos.	0.75%	\$1,000 60 mos.	1.70%	6.49%	3.74%
Fifth Third Bank 419-259-2370	\$50,000	0.05%	\$5,000 11 mos.	0.40%	\$5,000 24 mos.	0.65%	\$5,000 60 mos.	1.25%	3.64%	2.99%
First Federal Bank, Defiance 877-367-8178	\$10,000	0.05%	\$500 7 mos.	0.15%	\$5,000 25 mos.	1.00%	\$10,000 48 mos.	1.15%	5.37%	7.00%
First Federal S&L of Delta 419-822-3131	N/A		\$500 6 mos.	0.20%	\$500 12 mos.	0.35%	N/A		N/A	5.75%
FirstMerit Bank 419-843-9680	\$100	0.45%	\$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	0.40%	\$1,000 6 mos.	0.15%	\$1,000 24 mos.	0.40%	\$1,000 60 mos.	2.02%	N/A	3.25%
KeyBank 800-589-2968	\$10,000	0.20%	\$2,500 6 mos.	0.20%	\$25,000 36 mos.	0.65%	\$25,000 5 yrs.	1.25%	4.89%	3.99%
Metamora State Bank 419-885-1996	\$25,000	0.20%	\$5,000 182 days	0.20%	\$10,000 24 mos.	0.55%	\$5,000 48 mos.	1.50%	7.01%	7.00%
National Bank of Ohio 419-691-6264	\$25,000	0.25%	\$500 9 mos.	0.20%	\$500 36 mos.	1.06%	\$500 60 mos.	1.87%	6.75%	4.00%
Union Bank, Pemberville 419-659-2141	\$50,000	0.03%	\$500 6-11 mos.	0.10%	\$10,000 15 mos.	0.50%	\$5,000 60 mos.	1.45%	4.87%	5.00%
Credit unions										
AP Federal C.U., Toledo 419-476-2531	\$50,000	0.45%	\$500 6 mos.	0.15%	\$500 36 mos.	1.00%	\$500 60mos.	1.77%	5.00%	3.99%
Champion C.U., Toledo 419-407-4140	\$25,000	0.30%	\$1,000 6 mos.	0.15%	\$1,000 3 yrs.	0.75%	\$1,000 48 mos.	1.00%	5.50%	3.25%
Co-op Toledo C.U., 419-865-3600	N/A		\$1,000 6 mos.	0.25%	\$5,000 24 mos.	0.75%	N/A		N/A	5.00%
Directions Credit Union, Sylvania Twp., 419-841-9838	\$50,000	0.40%	\$500 6 mos.	0.20%	\$500 36 mos.	1.25%	\$500 60mos.	2.05%	5.25%	4.25%
Jeep Country Fed. C.U., Holland	N/A		N/A		N/A		N/A		N/A	N/A
Maumee Valley C.U., Toledo 800-890-7931	\$1,000	0.50%	\$500 6 mos.	0.40%	\$500 12 mos.	0.75%	\$500 48 mos.	2.00%	4.50%	6.00%
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.	\$5,000	0.25%	\$1,000 6 mos.	0.10%	\$1,000 24 mos.	0.50%	\$1,000 48 mos.	1.08%	5.50%	

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 could 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.