



### Bryan/College Station Rates

Effective: **1/19/2010**

#### Certificates of Deposit

<u>Term (in months)</u>	<u>Rate</u>	<u>APY</u>
3	0.747%	0.75%
6	1.143%	1.15%
12	1.498%	1.51%
18	1.646%	1.66%
24	1.999%	2.02%
36	2.244%	2.27%
48	2.488%	2.52%
60	2.741%	2.78%

Deduct 10 bps for Monthly Interest Payment. Add 15 bps for Jumbo (\$100,000 or more).

#### Checking and Savings Accounts

<b>Product</b>	<b>Balance</b>	<b>Rate</b>	<b>APY</b>
Money Market Savings	\$2,500 to \$24,999	0.498%	0.50%
	\$25,000 to \$49,999	0.647%	0.65%
	\$50,000 to \$74,999	0.747%	0.75%
	\$75,000 to \$99,999	0.747%	0.75%
	\$100,000 to \$199,999	0.895%	0.90%
	\$200,000 to \$499,999	0.895%	0.90%
	\$500,000 to \$999,999	1.004%	1.01%
	\$1,000,000 or more	1.004%	1.01%
Personal Savings	\$100 or more	0.498%	0.50%
Interest Checking	\$1,000 or more	0.249%	0.25%

All rates subject to change. Some penalties may apply. MEMBER FDIC.