



December 9, 2011

Checking Rates:		<u>Rate</u>	<u>APY*</u>	<u>Minimum to Open</u>
Checking Plus		0.10%	0.10%	\$ 200
Advantage Checking				\$ 25
	\$0 - \$199	0.00%	0.00%	
	\$200 and above	0.05%	0.05%	
TheONE				\$ 5,000
	\$0 - \$999	0.00%	0.00%	
	\$1,000 - \$74,999	0.10%	0.10%	
	\$75,000 - \$99,999	0.20%	0.20%	
	\$100,000 - \$149,999	0.35%	0.35%	
	\$150,000 - \$199,999	0.50%	0.50%	
	\$200,000 and above	0.75%	0.75%	

Savings Rates:		<u>Rate</u>	<u>APY*</u>	<u>Minimum To Open</u>
Young Savers		0.10%	0.10%	\$ 5
Statement Savings		0.10%	0.10%	\$100
Advantage Savers		0.10%	0.10%	\$100
Holiday Club		0.10%	0.10%	\$ 5

Money Market Accounts Rates:		<u>Rate</u>	<u>APY*</u>	<u>Minimum</u>
MMDA				\$ 1,000
	\$0 - \$199	0.00%	0.00%	
	\$200 - \$999	0.05%	0.05%	
	\$1,000 and above	0.10%	0.10%	
InvestmentONE				\$ 15,000
	\$0 - \$999	0.00%	0.00%	
	\$1,000 - \$74,999	0.10%	0.10%	
	\$75,000 - \$99,999	0.20%	0.20%	
	\$100,000 - \$149,999	0.35%	0.35%	
	\$150,000 - \$199,999	0.50%	0.50%	
	\$200,000 and above	0.75%	0.75%	
BusinessOne				\$ 25,000
	\$0 - \$2,499	0.00%	0.00%	
	\$2,500 - \$24,999	0.20%	0.20%	
	\$25,000 and above	0.20%	0.20%	

Earnings credit rate	0.25%
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Health Savings Accounts:		<u>Rate</u>	<u>APY*</u>	<u>Minimum to Open</u>
				\$ 25
	\$0 - \$ 2,499	0.20%	0.20%	
	\$ 2,500 - \$ 9,999	0.35%	0.35%	
	\$10,000 - \$19,999	0.35%	0.35%	
	\$20,000 and above	0.50%	0.50%	

CDs - Fixed Rate and IRA:		<u>Rate</u>	<u>APY*</u>	<u>Minimum Balance</u>
30 days		0.10%	0.10%	\$ 1,000
91 days		0.15%	0.15%	\$ 1,000
182 days		0.20%	0.20%	\$ 1,000
10 month		0.30%	0.30%	\$ 1,000
1 year		0.50%	0.50%	\$ 1,000
18 month		0.50%	0.50%	\$ 1,000
21 month		0.70%	0.70%	\$ 1,000
2 year		0.75%	0.75%	\$ 1,000
30 month		0.80%	0.80%	\$ 1,000
3 year		0.90%	0.90%	\$ 1,000
4 year		1.15%	1.15%	\$ 1,000
5 year		1.20%	1.20%	\$ 1,000
Quarterback - 4 Y		1.15%	1.15%	\$ 10,000

*APY = Annual Percentage Yield accurate as of the date shown and is subject to change without notice at the Bank's sole discretion. Fees could reduce account earnings. Substantial penalty for early withdrawal may apply. Member FDIC

For 24 Hour Banking, log on to Ultimate Access at www.unitedfidelity.com; or bank by phone at 1-866-3ANYTIME (866-326-9846)