

# Clinton National Bank - CD Rates You Can Bank On!

Annual Percentage Yields (APY) Stated Are Effective On: **September 1, 2010**

(For additional information see our Customer Service Department)

## INVESTMENT CERTIFICATES

*(\$500 minimum deposit, rates subject to change at renewal, compounded daily, unless otherwise indicated, and paid monthly, quarterly, semi-annually or annually)*

	<b>Interest Rate</b>	<b>A.P.Y.</b>
3 Month Certificate	0.50%	0.50%
6 Month Certificate	0.95%	0.95%
9 Month Certificate	1.00%	1.00%
12 Month Certificate	1.09%	1.10%
<b>12 Month Special Certificate</b> (Interest compounded semi-annually)	<b>1.30%</b>	<b>1.30%</b>
18-35 Month Certificate	1.64%	1.65%
Choice CD 24 Month Certificate	1.73%	1.75%
36-47 Month Certificate	2.23%	2.25%
48-60 Month Certificate	2.47%	2.50%

## IRA INVESTMENT CERTIFICATES

18 Month Variable Rate Certificate ( <i>\$100 minimum deposit, A.P.Y. and rate subject to change on the first day of each month</i> ) ( <i>Interest compounded daily and paid monthly.</i> ) ( <i>Interest Rate is based on the daily average of the 6 Month CD for the previous month.</i> )	0.95%	0.95%
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- The A.P.Y.'s shown assume that all principal and interest remain on deposit for the entire term. Withdrawals will reduce earnings. We use the daily balance method to calculate the interest on your account. The method applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day you deposit noncash items (ie. checks)
- The above listed Investment Certificates are also available for IRA Investments at the same competitive rates. (Direct Transfer Fee of \$20.00 applies to IRA transfers out of Clinton National Bank.)
- Certificates will automatically renew after a 10-day grace period, unless otherwise noted.
- A penalty for early withdrawal may be imposed. The penalty will equal 3 months of interest on CDs with maturities up to 18 months, or 6 months of interest on CDs with maturities of 18 months and longer.
- Certificates in excess of \$95,000 may be priced individually.

For more information, call us at (563) 243-1243, (800) 243-9007 or visit us at any of our convenient banking locations.

**MEMBER F.D.I.C.**

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	<b>Interest Rate</b>	<b>A.P.Y.</b>
<b><u>CHECKING ACCOUNTS</u></b>		
<b>PRIME TIME 50 Checking Account</b> <i>(\$100 required to open, interest compounded monthly and paid monthly, must be 50 years of age to open)</i>	0.25%	0.25%
<b>Investment Checking/Business NOW Account</b> <i>(\$100 required to open, interest compounded monthly &amp; paid monthly)</i>		
\$0 minimum balance	0.00%	0.00%
\$500 minimum balance	0.15%	0.15%
\$10,000 minimum balance	0.20%	0.20%
\$25,000 minimum balance	0.25%	0.25%
<b>E-Vantage Investment Checking Account</b> <i>(\$200 required to open, interest compounded monthly &amp; paid monthly)</i>		
Funds from \$0.01 through \$15,000.00 will earn this rate / APY :	2.97%	3.01%
Funds from \$15,000.01 and over will earn this rate / APY :	0.51%	0.51%
<i>(APY earned will range from 0.51% to 3.01% , depending on the amount of funds in each tier. Only the funds in each tier will earn the APY for that tier.)</i>		
<b><u>SAVINGS ACCOUNTS</u></b>		
<b>Regular Savings Account</b> <i>(interest compounded &amp; paid monthly)</i> <i>(\$50 required to open)</i>	0.25%	0.25%
<b>Senior, Students, and Thumbuddy Savings</b> <i>(interest compounded &amp; paid quarterly)</i> <i>(\$50 required to open, except Thumbuddy - requires only \$5.00)</i>	0.25%	0.25%
<b>C N B Money Market / Savings Account</b> <i>(\$1,000 required to open, interest compounded monthly &amp; paid monthly)</i>		
\$0 minimum balance	0.00%	0.00%
\$1,000 minimum balance	0.25%	0.25%
\$10,000 minimum balance	0.35%	0.35%
\$25,000 minimum balance	0.45%	0.45%

- All rates and APYs listed above may change after the account is opened.
- The Annual Percentage Yields shown above assume that all principal and interest remain on deposit. Fees could reduce earnings on your accounts.
- Tiered Rate Accounts (except E-Vantage Investment Checking):  
Interest is paid on the full balance of your account at the interest rate/APY shown above for the deposit tier which includes your account balance.
- MEMBER F.D.I.C. - All customers insured for at least \$250,000.
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