

# CONSUMER SAVINGS AND LOANS

Rates as of Jan. 22, 2008

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
Bank of Maumee 419-868-1750	\$25,000	3.25%	\$1,000 6 mos.	3.75%	\$1,000 12 mos.	3.50%	\$1,000 48 mos.	3.08%	6.74%	6.50%
Charter One Bank 877-242-7837	\$10,000	4.50%	\$1,000 6 mos.	3.60%	\$1,000 15-17 mos.	2.75%	\$1,000 37 to 60 mos.	2.75%	6.99%	6.74%
Fifth Third Bank 419-259-7820	\$50,000	3.75%	\$5,000 4 mos.	3.75%	\$500 12 mos.	2.80%	\$500 60 mos.	2.60%	6.97%	4.49%
First Federal Bank, Defiance 800-472-6292	\$10,000	2.40%	\$10,000 7 mos.	2.75%	\$10,000 25 mos.	3.55%	\$10,000 48 mos.	3.35%	8.00%	8.00%
First Federal S&L of Delta	N/A		N/A		N/A		N/A		N/A	N/A
FirstMerit Bank 419-843-9680	\$10,000	4.50%	\$5,000 6 mos.	4.50%	\$1,000 12 mos.	4.25%	N/A		6.74%	7.00%
Genoa Bank 800-592-2828	\$10,000	4.00%	\$10,000 7 mos.	4.70%	\$1,000 18 mos.	4.25%	\$1,000 48 mos.	4.45%	N/A	7.25%
KeyBank 800-539-2968	\$50,000	3.60%	\$2,500 4 mos.	4.50%	\$25,000 30 mos.	4.75%	\$25,000 4-10 yrs.	4.50%	6.00%	6.24%
Metamora State Bank 419-885-1996	\$25,000	3.00%	\$5,000 182 days	3.45%	\$5,000 24 mos.	4.40%	\$5,000 48 mos.	3.80%	8.013%	7.50%
National Bank of Oak Harbor	N/A		N/A		N/A		N/A		N/A	N/A
National City Bank 800-925-9259	\$25,000	2.88%	\$10,000 6 mos.	2.90%	\$10,000 3 years	3.85%	\$10,000 5 years	4.10%	7.88%	7.08%
State Bank & Trust, Sylvania 412-882-2145	\$5,000	3.62%	\$1,000 5 mos.	4.53%	\$1,000 36 mos.	4.15%	\$1,000 60 mos.	4.25%	6.99%	6.50%
Union Bank, Pemberville 419-659-2141	\$50,000	1.60%	\$10,000 10 mos.	4.11%	\$500 24 mos.	2.46%	\$500 60 mos.	4.50%	6.25%	7.25%
<b>Credit unions</b>										
AP Federal C.U., Toledo 419-476-2531	\$25,000	2.75%	\$500 6 mos.	3.25%	\$1,000 18 mos.	5.00%	\$1,000 60 mos.	5.00%	6.25%	7.25%
Champion C.U., Toledo 419-407-4140	\$25,000	4.44%	\$1,000 6 mos.	4.75%	\$1,000 12 mos.	4.75%	\$1,000 48 mos.	4.75%	6.65%	7.25%
Co-op Toledo C.U. 419-382-3600	N/A		\$1,000 6 mos.	4.84%	\$1,000 12 mos.	4.99%	N/A		N/A	7.25%
Maumee Valley C.U., Toledo 419-382-4071	\$25,000	3.04%	\$500 7 mos.	4.90%	\$500 12 mos.	4.80%	\$500 48 mos.	4.99%	6.45%	6.50%
Sun Federal C.U., Maumee 419-698-6965	N/A		\$500 6 mo.	4.46%	\$500 12 mos.	4.69%	\$500 54 mos.	5.37%	6.75%	7.17%
Toledo Area Community C.U. 419-841-9838	\$75,000	4.11%	\$500 3 mos.	3.65%	\$500 24 mos.	4.50%	\$500 48 mos.	4.75%	7.00%	6.75%

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.