

# CONSUMER SAVINGS AND LOANS

Rates as of May 19, 2015

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
			Min. Deposit	APY	Min. Deposit	APY	Min Deposit	APY		
Citizens Bank 877-242-7837	\$10,000	1.11%	\$1,000 9 mos.	0.80%	\$1,000 14 mos.	1.25%	\$1,000 48-53 mos.	1.15%	5.49%	4.49%
Fifth Third Bank 419-259-2370	\$50,000	0.20%	\$5,000 11 mos.	0.05%	\$5,000 28 mos.	1.00%	\$5,000 60 mos.	1.75%	3.55%	3.05%
First Federal Bank Defiance 877-367-8178	\$1,000	0.03%	\$500 7 mos.	0.08%	\$500 25 mos.	0.75%	\$500 48 mos.	1.60%	5.037%	N/A
First Federal S&L of Delta 419-822-3131	N/A		\$500 6 mos.	0.07%	\$500 12 mos.	0.15%	N/A		N/A	5.75%
FirstMerit Bank 419-843-9680	\$10,000	0.40%	\$1,000 12 mos.	0.50%	\$1,000 24 mos.	0.85%	\$1,000 36 mos.	0.30%	5.04%	3.24%
Genoa Bank 800-592-2828	\$10,000	0.10%	\$1,000 182 days	0.05%	\$1,000 12 mos.	0.20%	\$1,000 37 mos.	1.37%	N/A	3.25%
KeyBank 800-539-2968	\$25,000	0.10%	\$2,500 10 mos.	0.25%	\$10,000 29 mos.	1.00%	\$25,000 48 mos.	0.75%	3.49%	3.99%
Metamora State Bank 419-885-1996	\$25,000	0.15%	\$5,000 182 days	0.10%	\$10,000 24 mos.	0.30%	\$1,000 60 mos.	1.50%	N/A	4.25%
Union Bank 419-659-2141	\$50,000	0.03%	\$500 11 mos.	0.35%	\$500 25 mos.	0.85%	\$500 59 mos.	2.00%	4.875%	2.99%
<b>Credit unions</b>										
AP Federal C.U., Toledo 419-476-2531	\$50,000	0.30%	\$500 6 mos.	0.15%	\$500 36 mos.	0.55%	\$500 60 mos.	0.95%	5.00%	3.99%
Champion C.U., Toledo 419-407-4140	\$25,000	0.25%	\$1,000 6 mos.	0.10%	\$1,000 36 mos.	0.40%	\$1,000 48 mos.	0.50%	5.50%	3.25%
Co-op C.U., Toledo 419-865-3600	N/A		\$1,000 6 mos.	0.10%	\$1,000 24 mos.	0.45%	\$5,000 48 mos.	0.55%	N/A	N/A
Directions Credit Union, Sylvania Twp., 419-841-9838	\$50,000	0.20%	\$500 6 mos.	0.10%	\$500 36 mos.	0.90%	\$500 60 mos.	2.00%	5.25%	4.25%
Glass City Federal Credit Union, 419-887- 1000	\$50,000	0.25%	\$500 6 mos.	0.10%	\$500 36 mos.	0.55%	\$500 60 mos.	1.25%	5.125%	3.25%
Jeep Country Fed. C.U., Holland 419-865-2200	\$10,000	0.30%	\$1,000 6 mos.	0.15%	\$1,000 36 mos.	0.75%	\$1,000 48 mos.	1.00%	4.50%	4.00%
Maumee Valley C.U., Toledo 800-890-7931	\$1,000	0.25%	\$500 6 mos.	0.30%	\$10,000 12 mos.	1.00%	\$500 48 mos.	1.00%	4.35%	4.00%
Sun Federal C.U., Maumee 419-893-2170	\$75,000	0.40%	\$500 6 mos.	0.25%	\$500 12 mos.	0.30%	\$1,000 54 mos.	1.51%	3.50%	5.00%
Toledo Teamsters C.U., 419-243-7373	\$5,000	0.15%	\$500 6 mos.	0.10%	\$500 24 mos.	0.24%	\$500 48 mos.	0.69%	N/A	N/A

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.