

CONSUMER SAVINGS AND LOANS

Rates as of Sept. 16, 2008

	Money Market Savings		CDs						Home equity	
			Less than 1 year		1 to 3 years		More than 3 years		Fixed term loans	Lines of Credit
Banks, Savings & Loans	Min. Deposit	APY	Min. Deposit	APY	Min. Deposit	APY	Min. Deposit	APY	\$25,000-49,999 APR	\$25,000-49,999 APR
Bank of Maumee 419-868-1750	\$25,000	2.50%	\$1,000 11 mos.	3.40%	\$1,000 24-35 mos.	4.00%	\$1,000 37 mos.	4.10%	7.25%	4.75%
Charter One Bank	N/A		N/A		N/A		N/A		N/A	N/A
Fifth Third Bank 419-259-7820	\$50,000	1.80%	\$500 9 mos.	3.00%	\$500 24 mos.	4.40%	\$500 60 mos.	5.15%	6.38%	3.49%
First Federal Bank, Defiance 800-472-6292	\$10,000	1.10%	\$5,000 9 mos.	3.50%	\$10,000 35 mos.	4.53%	\$10,000 48 mos.	2.60%	7.25%	6.50%
First Federal S&L of Delta 419-822-3131	N/A		\$500 6 mos.	1.51%	\$500 12 mos.	1.71%	N/A		N/A	7.50%
FirstMerit Bank 419-843-9680	\$500	3.00%	\$1,000 6 mos.	2.75%	\$5,000 24 mos.	4.50%	N/A		7.24%	5.00%
Genoa Bank 800-592-2828	\$10,000	2.75%	\$1,000 91 days	1.50%	\$10,000 13 mos.	4.00%	\$1,000 60 mos.	3.90%	N/A	5.00%
KeyBank 800-539-2968	\$50,000	3.05%	\$10,000 7 mos.	2.90%	\$25,000 23 mos.	5.00%	\$25,000 39 mos.	5.25%	6.07%	4.64%
Metamora State Bank 419-885-1996	\$25,000	1.99%	\$5,000 182 days	2.00%	\$5,000 24 mos.	4.50%	\$5,000 60 mos.	4.20%	7.26%	6.99%
National Bank of Oak Harbor 419-691-6264	\$25,000	1.51%	\$500 9 mos.	2.12%	\$500 24 mos.	2.78%	\$500 60 mos.	4.00%	N/A	5.75%
National City Bank 800-925-9259	\$25,000	1.25%	\$10,000 6 mos.	2.25%	\$10,000 3 years	3.55%	\$10,000 5 years	4.70%	7.92%	6.08%
Union Bank, Pemberville 419-659-2141	\$50,000	0.50%	\$1,000 12 mos.	3.35%	\$5,000 36 mos.	4.11%	\$500 60 mos.	2.74%	6.00%	5.00%
Credit unions										
AP Federal C.U., Toledo 419-476-2531	\$50,000	1.75%	\$500 6 mos.	2.00%	\$500 18 mos.	3.00%	\$500 60 mos.	3.50%	5.00%	5.00%
Champion C.U., Toledo 419-407-4140	\$25,000	2.25%	\$1,000 6 mos.	2.50%	\$1,000 18 mos.	3.25%	\$1,000 48 mos.	4.00%	5.00%	5.00%
Co-op Toledo C.U. 419-382-3600	N/A		\$1,000 6 mos.	2.27%	\$1,000 12 mos.	2.52%	N/A		N/A	5.00%
Maumee Valley C.U., Toledo 800-890-7931	\$1,000	2.22%	\$500 6 mos.	2.52%	\$500 12 mos.	4.00%	\$500 48 mos.	4.58%	5.00%	4.95%
Sun Federal C.U., Maumee 419-698-6965	N/A		\$500 6 mos.	2.73%	\$500 12 mos.	3.29%	\$1,000 54 mos.	4.95%	5.75%	5.92%
Toledo Teamsters C.U. 419-243-7373	\$5,000	2.00%	\$500 6 mos.	2.52%	\$1,000 36 mos.	3.65%	\$1,000 42 mos.	4.25%	7.50%	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 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.