

# CONSUMER SAVINGS AND LOANS

Rates as of Aug. 18, 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<br>9 mos.   | 0.30% | \$1,000<br>13 mos.  | 1.00% | \$1,000<br>48-53 mos. | 1.15%  | 5.49%                                  | 4.49%                                 |
| Fifth Third Bank 419-259-2370                        | \$50,000             | 0.20% | \$5,000<br>11 mos.  | 0.05% | \$5,000<br>28 mos.  | 1.00% | \$5,000<br>60 mos.    | 1.75%  | 3.55%                                  | 3.05%                                 |
| First Federal Bank Defiance 877-367-8178             | \$1,000              | 0.03% | \$500<br>7 mos.     | 0.08% | \$500<br>25 mos.    | 0.75% | \$500<br>60 mos.      | 1.61%  | 5.037%                                 | N/A                                   |
| First Federal S&L of Delta 419-822-3131              | N/A                  |       | \$500<br>6 mos.     | 0.07% | \$500<br>12 mos.    | 0.15% | N/A                   |        | N/A                                    | 5.75%                                 |
| FirstMerit Bank 419-843-9680                         | N/A                  |       | N/A                 |       | N/A                 |       | N/A                   |        | N/A                                    | N/A                                   |
| Genoa Bank 800-592-2828                              | \$10,000             | 0.10% | \$1,000<br>182 days | 0.05% | \$1,000<br>12 mos.  | 0.20% | \$1,000<br>33 mos.    | 1.33%  | N/A                                    | 3.25%                                 |
| KeyBank 800-539-2968                                 | \$25,000             | 0.10% | \$2,500<br>10 mos.  | 0.25% | \$10,000<br>29 mos. | 1.00% | \$25,000<br>48 mos.   | 0.75%  | 3.99%                                  | 3.99%                                 |
| Metamora State Bank 419-885-1996                     | \$25,000             | 0.15% | \$5,000<br>182 days | 0.10% | \$10,000<br>24 mos. | 0.30% | \$1,000<br>60 mos.    | 1.50%  | N/A                                    | 4.25%                                 |
| Resolute Bank 419-868-1750                           | \$25,000             | 0.12% | \$5,000<br>6 mos.   | 0.25% | \$5,000<br>24 mos.  | 1.05% | \$5,000<br>60 mos.    | 1.50%  | N/A                                    | N/A                                   |
| Union Bank 419-659-2141                              | \$50,000             | 0.03% | \$500<br>11 mos.    | 0.30% | \$500<br>25 mos.    | 0.85% | \$500<br>57 mos.      | 1.750% | 5.250%                                 | 2.99%                                 |
| <b>Credit unions</b>                                 |                      |       |                     |       |                     |       |                       |        |                                        |                                       |
| AP Federal C.U., Toledo 419-476-2531                 | \$50,000             | 0.25% | \$500<br>6 mos.     | 0.10% | \$500<br>36 mos.    | 0.55% | \$500<br>60 mos.      | 0.95%  | 5.00%                                  | 3.99%                                 |
| Champion C.U., Toledo 419-407-4140                   | \$25,000             | 0.25% | \$1,000<br>6 mos.   | 0.10% | \$1,000<br>36 mos.  | 0.40% | \$1,000<br>48 mos.    | 0.50%  | 5.50%                                  | 3.25%                                 |
| Co-op C.U., Toledo 419-865-3600                      | N/A                  |       | \$1,000<br>6 mos.   | 0.10% | \$1,000<br>24 mos.  | 0.75% | \$5,000<br>48 mos.    | 2.00%  | N/A                                    | N/A                                   |
| Directions Credit Union, Sylvania Twp., 419-841-9838 | \$50,000             | 0.20% | \$500<br>6 mos.     | 0.10% | \$500<br>36 mos.    | 0.90% | \$500<br>60 mos.      | 2.00%  | 5.25%                                  | 4.25%                                 |
| Glass City Federal Credit Union, 419-887-1000        | \$50,000             | 0.25% | \$500<br>6 mos.     | 0.10% | \$500<br>36 mos.    | 0.55% | \$500<br>60 mos.      | 1.25%  | 5.375%                                 | 3.25%                                 |
| Jeep Country Fed. C.U., Holland 419-865-2200         | \$10,000             | 0.30% | \$1,000<br>6 mos.   | 0.15% | \$1,000<br>36 mos.  | 0.75% | \$1,000<br>48 mos.    | 1.00%  | 4.70%                                  | 4.00%                                 |
| Maumee Valley C.U., Toledo 800-890-7931              | \$1,000              | 0.25% | \$500<br>6 mos.     | 0.40% | \$500<br>14 mos.    | 1.00% | \$500<br>48 mos.      | 1.70%  | 4.59%                                  | 4.00%                                 |
| Sun Federal C.U., Maumee 419-893-2170                | \$75,000             | 0.40% | \$500<br>6 mos.     | 0.30% | \$500<br>12 mos.    | 0.50% | \$1,000<br>54 mos.    | 1.61%  | 3.625%                                 | 5.00%                                 |
| Toledo Metro Fed. C.U., 419-242-4926                 | \$2,500              | 0.20% | \$250<br>6 mos.     | 0.25% | \$250<br>12 mos.    | 1.00% | \$250<br>48 mos.      | 2.00%  | N/A                                    | N/A                                   |
| Toledo Teamsters C.U., 419-243-7373                  | \$5,000              | 0.05% | \$500<br>6 mos.     | 0.05% | \$500<br>24 mos.    | 0.10% | \$500<br>48 mos.      | 0.30%  | 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.