

Deposit Product Rate Sheet

RATES EFFECTIVE 08/31/2010

Certificates of Deposit					
Certificate of Deposit <i>(minimum \$2,500.00 deposit)</i>			Jumbo Certificate of Deposit <i>(\$95,000 deposit or greater)</i>		
Term	Interest Rate	Annual Percentage Yield*	Term	Interest Rate	Annual Percentage Yield*
60 Day	0.05%	0.05%	60 Day	0.05%	0.05%
90 Day	0.05%	0.05%	90 Day	0.05%	0.05%
6 Month	0.15%	0.15%	6 Month	0.15%	0.15%
9 Month	0.15%	0.15%	9 Month	0.15%	0.15%
12 Month	0.15%	0.15%	12 Month	0.15%	0.15%
18 Month	0.15%	0.15%	18 Month	0.15%	0.15%
24 Month	0.15%	0.15%	24 Month	0.15%	0.15%
30 Month	0.15%	0.15%	30 Month	0.15%	0.15%
36 Month	0.15%	0.15%	36 Month	0.15%	0.15%
48 Month	0.15%	0.15%	48 Month	0.15%	0.15%
60 Month	0.15%	0.15%	60 Month	0.15%	0.15%

*NOTE: APY (Annual Percentage Yield) for CD's assume all interest remains on deposit until maturity. A withdrawal of interest will reduce earnings.

Money Market Account		
Minimum Balance	Interest Rate	Annual Percentage Yield
\$0	0.00%	0.00%
\$500	0.02%	0.02%
\$10,000	0.10%	0.10%
\$25,000	0.15%	0.15%
\$50,000	0.15%	0.15%
\$100,000	0.15%	0.15%

To obtain current rates or for more information, please contact Applied Bank at:

(800) 616-4605

Representatives Available Monday – Friday, 8:00 AM to 5:00 PM ET

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Savings Account		
Minimum Balance	Interest Rate	Annual Percentage Yield
\$0	0.00%	0.00%
\$100	0.10%	0.10%

Checking / NOW Accounts		
Minimum Balance	Interest Rate	Annual Percentage Yield
\$0	0.00%	0.00%
\$1,000	0.10%	0.10%
\$2,500	0.10%	0.10%
\$5,000	0.10%	0.10%
\$75,000	0.10%	0.10%

Other Savings Accounts			
Product	Minimum Balance	Interest Rate	Annual Percentage Yield
Applied Bank Club	\$10.00	0.20%	0.20%
Applied Bonus Young Savers	N/A	0.20%	0.20%

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