

# RATE SCHEDULE

Rates Effective as of: 12/01/11



## Personal Accounts

	Minimum to Open	Minimum to earn APY*	Interest Rate	APY*
Free Checking	\$100	N/A	N/A	N/A
Prime Plus 55 Checking	\$100	None	0.15%	<b>0.15%</b>
Interest Checking	\$100	None	0.10%	<b>0.10%</b>
Independence Savings	\$100	None	0.15%	<b>0.16%</b>
Kids' Freedom Savings	\$50	None	0.15%	<b>0.16%</b>
Premium Money Market	\$100	None	0.20%	<b>0.20%</b>
Super Money Market	\$100	\$0 - \$74,999	0.20%	<b>0.20%</b>
		\$75,000 and above	0.44%	<b>0.45%</b>
MarketPoint Money Market	\$10,000	\$10,000	0.75%	<b>0.75%</b>

## Business Accounts

	Minimum to Open	Minimum to earn APY*	Interest Rate	APY*
Freedom Business Checking	\$100	N/A	N/A	N/A
Analyzed Business Checking	\$100	N/A	N/A	N/A
Business Interest Checking	\$100	None	0.10%	<b>0.10%</b>
Business Money Market	\$100	\$0 - \$74,999	0.20%	<b>0.20%</b>
		\$75,000 and above	0.44%	<b>0.45%</b>
MarketPoint Money Market	\$10,000	\$10,000	0.75%	<b>0.75%</b>

## Certificate of Deposit

Term	Minimum to Open	Interest Rate	APY*
7-89 Days	\$1000	0.25%	<b>0.25%</b>
3 Months	\$1000	0.25%	<b>0.25%</b>
6 Months	\$1000	0.39%	<b>0.40%</b>
6 Mo Liquid CD	\$1000	0.34%	<b>0.35%</b>
9 Months	\$1000	0.49%	<b>0.50%</b>
12 Months	\$1000	0.50%	<b>0.50%</b>
18 Months	\$1000	0.55%	<b>0.55%</b>
24 Months	\$1000	0.84%	<b>0.85%</b>
36 Months	\$1000	1.14%	<b>1.15%</b>
48 Months	\$1000	1.29%	<b>1.30%</b>
60 Months	\$1000	1.54%	<b>1.55%</b>

**IRA CDs earn the same rates as CDs (12, 24, 36, 48, and 60 month terms).**



[www.Independence-Bank.net](http://www.Independence-Bank.net)



**DISCLOSURE STATEMENT:** \*APY = Annual Percentage Yield and assumes principal and interest will remain on deposit for one year. Withdrawals of interest may reduce earnings and APY. See Deposit Account Terms & Conditions for further Information. Rates subject to change without notice. Fees could reduce earnings on an account. Rate, except for Certificates of Deposit may change after the account is opened. The rate for Fixed Rate Certificates of Deposit is fixed for the term of the CD. The rate for Certificates of Deposit is determined based upon the amount of the opening deposit and the term of the CD, and a penalty may be imposed for early withdrawal. One withdrawal per month allowed for 6 Month Liquid CDs. If two or more withdrawals are made in the same calendar month for a 6 Month Liquid CD, a penalty may be assessed. We reserve the right to require at least seven days prior notice of your intended withdrawal for 6 Month Liquid CD. See branch for additional details and information.