



August 13, 2010

**Checking Rates:**

	<u>Rate</u>	<u>APY*</u>	<u>Minimum to Open</u>
<b>Checking Plus</b>			\$ 200
<b>Advantage Checking</b>			\$ 25
\$0 - \$199	0.00%	0.00%	
\$200 and above	0.10%	0.10%	
<b>TheONE</b>			\$ 5,000
\$0 - \$999	0.00%	0.00%	
\$1,000 - \$74,999	0.10%	0.10%	
\$75,000 - \$99,999	0.20%	0.20%	
\$100,000 - \$149,999	0.50%	0.50%	
\$150,000 - \$199,999	0.75%	0.75%	
\$200,000 and above	1.00%	1.00%	

**Savings Rates:**

	<u>Rate</u>	<u>APY*</u>	<u>Minimum To Open</u>
<b>Young Savers</b>	0.10%	0.10%	\$ 5
<b>Statement Savings</b>	0.10%	0.10%	\$100
<b>Advantage Savers</b>	0.10%	0.10%	\$100
<b>Holiday Club</b>	0.10%	0.10%	\$ 5

**Money Market Accounts Rates:**

<b>MMDA</b>			\$ 1,000
\$0 - \$199	0.00%	0.00%	
\$200 - \$999	0.10%	0.10%	
\$1,000 and above	0.20%	0.20%	
<b>InvestmentONE</b>			\$ 15,000
\$0 - \$999	0.00%	0.00%	
\$1,000 - \$74,999	0.10%	0.10%	
\$75,000 - \$99,999	0.20%	0.20%	
\$100,000 - \$149,999	0.50%	0.50%	
\$150,000 - \$199,999	0.75%	0.75%	
\$200,000 and above	1.00%	1.00%	
<b>BusinessOne</b>			\$ 25,000
\$0 - \$2,499	0.00%	0.00%	
\$2,500 - \$24,999	0.20%	0.20%	
\$25,000 and above	0.20%	0.20%	

<b>Earnings credit rate</b>	0.25%
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**Health Savings Accounts:**

	<u>Rate</u>	<u>APY*</u>	<u>Minimum to Open</u>
			\$ 25
\$ 0 - \$ 2,499	0.20%	0.20%	
\$ 2,500 - \$ 9,999	0.35%	0.35%	
\$10,000 - \$19,999	0.35%	0.35%	
\$20,000 and above	0.50%	0.50%	

**CDs - Fixed Rate and IRA:**

	<u>Rate</u>	<u>APY*</u>	<u>Minimum Balance</u>
<b>30 days</b>	0.25%	0.25%	\$ 1,000
<b>91 days</b>	0.50%	0.50%	\$ 1,000
<b>182 days</b>	0.75%	0.75%	\$ 1,000
<b>10 month</b>	0.80%	0.80%	\$ 1,000
<b>1 year</b>	0.90%	0.90%	\$ 1,000
<b>18 month</b>	1.00%	1.00%	\$ 1,000
<b>21 month</b>	1.10%	1.10%	\$ 1,000
<b>2 year</b>	1.15%	1.15%	\$ 1,000
<b>30 month</b>	1.25%	1.25%	\$ 1,000
<b>3 year</b>	1.30%	1.30%	\$ 1,000
<b>4 year</b>	1.39%	1.39%	\$ 1,000
<b>5 year</b>	1.49%	1.50%	\$ 1,000
<b>Quarterback - 4 Y</b>	1.74%	1.75%	\$ 10,000

\*APY = Annual Percentage Yield accurate as of the date shown and is subject to change without notice at the Bank's sole discretion. Fees could reduce account earnings. Substantial penalty for early withdrawal may apply. Member FDIC

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