

DEPOSIT INTEREST RATES – Effective January 31, 2012

Product	Term	Minimum To Open	Balance to Obtain Annual Percentage Yield (APY)	Interest Rate	Annual Percentage Yield (APY)
Regular Checking	N/A	\$25	N/A	N/A	N/A
Business Checking	N/A	\$100	N/A	N/A	N/A
NOW Accounts ^(a,e,f) Including IORTA and IOLTA	N/A	\$500	Up to \$2,499	0.05%	0.05%
			\$2,500 - \$99,999	0.10%	0.10%
			\$100,000 and up	0.20%	0.20%
Money Market Account ^(a,e,f)	N/A	\$2,500	\$1 - \$2,499	0.25%	0.25%
			\$2,500 - \$24,999	0.35%	0.35%
			\$25,000 & Over	0.50%	0.50%
Premium Money Market Account ^(a,e,f)	N/A	\$25,000	\$1 - \$24,999	0.25%	0.25%
			\$25,000 - \$49,999	0.50%	0.50%
			\$50,000 - \$99,999	0.55%	0.55%
			\$100,000 - \$249,999	0.65%	0.65%
			\$250,000 and up	0.75%	0.75%
Statement Savings ^(a,e,f)	N/A	\$100	Up to \$2,499	0.15%	0.15%
			\$2,500 - \$99,999	0.20%	0.20%
			\$100,000 and up	0.25%	0.25%
Youth/Student Savings ^(e,f)	N/A	\$50	Up to \$2,499	0.15%	0.15%
			\$2,500 - \$99,999	0.20%	0.20%
			\$100,000 and up	0.25%	0.25%
Savings Club ^(b,e,f) (50 Week Term)	N/A	\$1	\$10	0.15%	0.15%
Health Savings Account (HSA) ^(e,f)	N/A	\$50	Up to \$999	0.15%	0.15%
			\$1,000 - \$9,999	1.00%	1.00%
			\$10,000 and up	1.25%	1.26%
Automatic Transfer Account (ATS) ^(a,e,f)	N/A	\$500	Up to \$2,499	0.15%	0.15%
			\$2,500 - \$99,999	0.20%	0.20%
			\$100,000 and up	0.25%	0.25%
Certificates of Deposit (CD) ^(b) Includes Individual Retirement Accounts (IRA) ^(c) and CDARS ^(d) Investments	3 Months	\$200	\$200	0.30%	0.30%
	6 Months	\$200	\$200	0.35%	0.35%
	12 Months	\$200	\$200	0.45%	0.45%
	18 Months ^(g)	\$200	\$200	0.73%	0.73%
	24 Months	\$200	\$200	0.75%	0.75%
	36 Months	\$200	\$200	1.00%	1.00%
	60 Months	\$200	\$200	1.45%	1.46%
28 Day Certificate of Deposit (CD) ^(b) CDARS^(d) only	28 Days	\$10,000	\$10,000	.10%	.10%

- a) Fees could reduce earnings on accounts.
- b) Penalty imposed for early withdrawal prior to maturity date.
- c) IRA CDs : \$50 minimum to open account; Minimum average daily balance of \$50 to obtain the APY.
- d) CDARS (Certificate of Deposit Account Registry Service) CDs are subject to a \$10,000 minimum opening deposit.
- e) The interest rate and APY may change after account opening
- f) Variable rate account – rate may change after account opening

- g) At your discretion, you may change the interest rate on the account once during the term, to change the rate to the current rate on the 18-month Bump Up CD

RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE.
PLEASE CONTACT A WRSB CUSTOMER SERVICE REPRESENTATIVE FOR FURTHER
DETAILS ON DEPOSIT ACCOUNTS OFFERED.