



Wells River ♦ Newbury ♦ Bradford  
 Fairlee ♦ East Thetford, Vermont  
 802.757.2361 or 800.371.2361

[www.wellsriversavings.com](http://www.wellsriversavings.com)



Member FDIC  
 Equal Housing Lender

## DEPOSIT INTEREST RATES – Effective September 2, 2010

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 <sup>(a,e)</sup> Including IORTA and IOLTA	N/A	\$500	\$500	0.25%	0.25%
Money Market Account <sup>(a,e)</sup>	N/A	\$2,500	\$1 - \$2,499	0.25%	0.25%
			\$2,500 - \$24,999	0.50%	0.50%
			\$25,000 & Over	1.10%	1.11%
Premium Money Market Account <sup>(a,e)</sup>	N/A	\$25,000	\$1 - \$24,999	0.50%	0.50%
			\$25,000 - \$49,999	1.10%	1.11%
			\$50,000 - \$99,999	1.15%	1.16%
			\$100,000 & Over	1.25%	1.26%
Statement Savings <sup>(a,e)</sup>	N/A	\$100	\$100	0.50%	0.50%
Youth/Student Savings <sup>(e)</sup>	N/A	\$50	\$50	0.50%	0.50%
Savings Club <sup>(e)</sup>	N/A	\$1	\$10	0.25%	0.25%
Health Savings Account (HSA) <sup>(e)</sup>	N/A	\$50	\$50	2.96%	3.00%
Automatic Transfer Account (ATS) <sup>(a,e)</sup>	N/A	\$500	\$500	0.50%	0.50%
28-Day Certificate of Deposit (CD) <sup>(b)</sup> (CDARS <sup>(d)</sup> only)	28 Days	\$10,000	\$10,000	0.25%	0.25%
Certificates of Deposit (CD) <sup>(b)</sup>  Includes Individual Retirement Accounts (IRA) <sup>(c)</sup> and CDARS <sup>(d)</sup> Investments	3 Months	\$200	\$200	0.50%	0.50%
	6 Months	\$200	\$200	0.55%	0.55%
	12 Months	\$200	\$200	1.05%	1.06%
	18 Months Option <sup>(f)</sup>	\$200	\$200	1.05%	1.06%
	24 Months	\$200	\$200	1.25%	1.26%
	36 Months	\$200	\$200	1.55%	1.56%
	60 Months	\$200	\$200	2.25%	2.27%

- a) Fees could reduce earnings on accounts.
- b) Penalty imposed for early withdrawal prior to maturity date.
- c) IRA CDs are subject to a \$50 minimum opening deposit.
- 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) 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.