## WHY SETTLE FOR SECOND RATE?





more bank for your buck!



\*Variable 1.10% Annual Percentage Yield (APY) (effective 10/1/14) is available on the first \$10,000 on deposit in the First Rate Checking account and on the first \$15,000 on deposit in the First Rate Savings Account. No interest will be paid on balances over \$10,000 in the First Rate Checking Account and the statement savings rate (0.03% APY as of 10/1/2014) will be paid on balances over \$15,000 in the First Rate Savings Account. If the qualifications are not met on the First Rate Checking Account, no interest will be paid to the First Rate Checking account and the Statement Savings rate will be paid on the entire balance in the First Rate Savings Account. The rate may change after the account is opened. There is a minimum deposit of \$20 required to open either account and no minimum balance is required to earn interest. Fees could reduce earnings.