

# RATE SHEET

## CARDINAL RETAIL ACCOUNTS

Effective 4-1-08

Account Type	Minimum Deposit to Open Account	Minimum Balance to Earn Annual Percentage Yield	Interest Rate	Annual Percentage Yield
<b>Checking</b>				
Chairman's Club <sup>2,3</sup>	\$1,000	\$1,000+	2.482%	2.51%
		\$0.01 - \$999.99	0.499%	0.50%
President's Club	\$100	\$10,000+	1.25%	1.26%
		\$0.01 - \$9,999.99	0.499%	0.50%
Interest Checking	\$100	\$0.01	0.499%	0.50%

### Money Market

Monster Money Market <sup>3</sup>	\$25,000	\$25,000+	2.805%	2.84%
		\$0.01 - \$24,999.99	0.499%	0.50%
Money Market Savings	\$2,500	\$25,000+	0.599%	0.60%
		\$0.01 - \$24,999.99	0.499%	0.50%

### Statement Savings

Simply Savings <sup>4</sup>	\$100	\$0.01	2.97%	3.01%
Cardinal Statement Savings	\$100	\$0.01	0.499%	0.50%
Kid's Club	\$10	\$0.01 - \$1,000	5.128%	5.25%
		\$1,000.01+	0.499%	0.50%

### Certificates of Deposit & Individual Retirement Accounts

30 Day	\$1,000	\$1,000	3.165%	3.21%
60 Day	\$1,000	\$1,000	3.116%	3.16%
3 Month <sup>5,6</sup>	\$1,000	\$1,000	3.067%	3.11%
5 Month	\$1,000	\$1,000	3.116%	3.16%
6 Month <sup>5</sup>	\$1,000	\$1,000	3.165%	3.21%
7 Month <sup>5</sup>	\$1,000	\$1,000	3.165%	3.21%
9 Month <sup>5</sup>	\$1,000	\$1,000	3.165%	3.21%
1 Year	\$1,000	\$1,000	3.213%	3.26%
14 Month	\$1,000	\$1,000	3.213%	3.26%
18 Month	\$1,000	\$1,000	3.213%	3.26%
2 Year	\$1,000	\$1,000	3.407%	3.46%
30 Month	\$1,000	\$1,000	3.407%	3.46%
3 Year	\$1,000	\$1,000	3.407%	3.46%
37 Month	\$1,000	\$1,000	3.407%	3.46%
4 Year <sup>5</sup>	\$1,000	\$1,000	3.93%	4.01%
5 Year	\$1,000	\$1,000	3.93%	4.01%

### Promotional Certificates of Deposit

100 Day <sup>3</sup>	\$1,000	\$1,000	3.067%	3.11%
8 Month No Penalty <sup>1,3</sup>	\$1,000	\$1,000	2.73%	2.76%
9 Month No Penalty <sup>1,3</sup>	\$1,000	\$1,000	2.73%	2.76%
15 Month Bump-Up	\$1,000	\$1,000	2.483%	2.51%
32 Month Bump-Up	\$1,000	\$1,000	2.483%	2.51%
37 Month No Penalty	\$1,000	\$1,000	2.73%	2.76%

### Individual Retirement Savings

Money Market (variable rate)	\$500	\$500	0.499%	0.50%
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Information shown is based on current rates and is subject to change without notice. Penalty for early withdrawal of CDs and for additional withdrawals on No Penalty CDs. Fees could reduce earnings on interest bearing accounts.

<sup>1</sup> Requires opening a new checking account with a balance of \$500. <sup>2</sup> For Personal Accounts, Associations, Non-Profits and Sole Proprietors, New Money Only. <sup>3</sup> New Money required for initial deposit. <sup>4</sup> New Money required for initial deposit; open any checking account; sign up for a free Visa® CheckCard and free Online Banking/Online Bill Pay. <sup>5</sup> Not eligible for Chairman's or President's Club preferred rate. <sup>6</sup> 3 Month CD has a maximum deposit of \$250,000 per customer.

