

# Peoples Federal Savings Bank

## May 1, 2012

### CERTIFICATES OF DEPOSIT and IRA CERTIFICATES

Account Type	Annual Percentage Yield	Minimum to Open	Minimum Balance* To Obtain Annual Percentage Yield
<b><u>CERTIFICATE OF DEPOSIT</u></b>			
91 Day	0.20%	\$1,000	\$1,000
182 Day	0.25%	\$1,000	\$1,000
1 Year Dream Builder	0.40%	\$200	\$200
1 Year	0.50%	\$500	\$500
18 Month	0.50%	\$1,000	\$1,000
2 Year	0.70%	\$1,000	\$1,000
2 1/2 Year	0.70%	\$1,000	\$1,000
3 Year w/checking	1.00%	\$1,000	\$1,000
3 Year w/out checking	0.80%	\$1,000	\$1,000
4 Year w/checking	1.35%	\$1,000	\$1,000
4 Year w/out checking	1.15%	\$1,000	\$1,000
5 Year w/checking	1.60%	\$1,000	\$1,000
5 Year w/out checking	1.40%	\$1,000	\$1,000
<b><u>IRA CERTIFICATE</u></b>			
91 Day	0.20%	\$1,000	\$1,000
182 Day	0.25%	\$1,000	\$1,000
1 Year	0.50%	\$1,000	\$1,000
18 Month Variable**	0.70%	\$100	\$10
2 Year	0.70%	\$1,000	\$1,000
3 Year w/checking	1.00%	\$1,000	\$1,000
3 Year w/out checking	0.80%	\$1,000	\$1,000
4 Year w/checking	1.35%	\$1,000	\$1,000
4 Year w/out checking	1.15%	\$1,000	\$1,000
5 Year w/checking	1.60%	\$1,000	\$1,000
5 Year w/out checking	1.40%	\$1,000	\$1,000
Rates subject to change daily			

### CDARS DEPOSIT RATES

Account Type	Annual Percentage Yield
<b><u>CERTIFICATE OF DEPOSIT</u></b>	
4 week	0.10%
13 week	0.15%
26 week	0.20%
52 week (1 yr)	0.45%
104 week (2 yr)	0.60%
156 week (3yr)	0.80%
Rates subject to change daily	

\* Daily Balance (the amount of principal in the account each day)

\*\* Effective through May 31, 2012

The annual percentage yield assumes the interest will remain on deposit until maturity.

A withdrawal will reduce earnings.

Ask us for further information about fees and terms. Fees may reduce earnings.

Substantial penalty for early withdrawal on all Certificates of Deposit. Member FDIC.

For more information about Peoples Federal Savings Bank, please visit us online at [www.PeoplesFed.com](http://www.PeoplesFed.com).