

# ECONOMY CO-OPERATIVE BANK

INCORPORATED 1889

## Current Deposit Rates

(Subject to change)  
Effective: 08-02-2010

	DEPOSIT INTEREST RATE	ANNUAL PERCENTAGE YIELD	MINIMUM DEPOSIT TO OPEN	MINIMUM BALANCE TO EARN APY*
<b>Deposit Accounts</b>				
N.O.W. Checking	0.10%	0.10%	\$200.00	\$10.00
Passbook Savings	0.40%	0.40%	\$10.00	\$10.00
Statement Savings	0.40%	0.40%	\$250.00	\$10.00
Christmas Club	0.40%	0.40%	\$1.00	\$1.00
Money Market	0.50%	0.50%	\$2,500.00	\$2,500.00

### Certificates of Deposit

03 Months	0.50%	0.50%	\$2,500.00	\$2,500.00
06 Months	0.75%	0.75%	\$2,500.00	\$2,500.00
12 Months	1.00%	1.00%	\$500.00	\$500.00
18 Months	1.25%	1.26%	\$500.00	\$500.00
30 Months	1.50%	1.51%	\$500.00	\$500.00
36 Months	1.75%	1.76%	\$500.00	\$500.00

### Your deposits are insured in full!

At Economy Co-operative Bank all of your deposits are insured in full. Our depositors enjoy combined deposit insurance protection. The Federal Deposit Insurance Corporation (FDIC) has temporarily increased its deposit insurance from \$100,000 to \$250,000 per depositor through December 31, 2013. FDIC deposit insurance for "self-directed" retirement accounts remains at \$250,000 per depositor. The Share Insurance Fund (SIF) of the Co-operative Central Bank insures all deposits above these amounts.

For more information about our rates, please visit our office or call (978) 346-8174

\*Annual Percentage Yield (APY) and rates subject to change without notice. Fees, if assessed can reduce earnings. Substantial penalties on early withdrawal from Certificates of Deposit accounts.

### ECONOMY CO-OPERATIVE BANK

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978-346-8174

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

