



Deposit Rate Sheet

Refer to additional brochures for details of the account(s). Interest rates and annual percentage yields are accurate as of **July 27, 2010**. A penalty may be imposed for early withdrawal of certificates. Fees could reduce the earnings on the account.

Checking Accounts

Account Name	Minimum Opening Balance	Min. Daily Balance to earn APY	Interest Rate ⁽¹⁾	APY ⁽¹⁾
Interest Bearing Checking Accounts	\$50 ⁽²⁾	None	0.10%	0.10%
Premium Checking \$0-\$1,499.99	\$50 ⁽³⁾	None	0.10%	0.10%
\$1,500 and over	\$50 ⁽³⁾	None	0.16%	0.16%
eAdvantage	\$50	None	0.35%	0.35%

Advantage Checking

	Minimum Opening Balance	Min. Daily Balance to earn APY	Interest Rate ⁽¹⁾	APY ⁽¹⁾
Advantage Rates \$0-\$49,999.99	\$50	None	0.75%	0.75%
\$50,000.00 and over	\$50	None	0.15%	0.15%
Base Rate \$0 and over	\$50	None	0.10%	0.10%

Platinum Money Market Account

Tiers	Minimum Opening Balance	Min. Daily Balance to earn APY	Interest Rate ⁽¹⁾	APY ⁽¹⁾
\$0 - \$ 9,999.99	\$1,000 ⁽²⁾	None	0.20%	0.20%
\$10,000 - \$24,999.99	\$1,000 ⁽²⁾	None	0.25%	0.25%
\$25,000 - \$49,999.99	\$1,000 ⁽²⁾	None	0.30%	0.30%
\$50,000 - \$74,999.99	\$1,000 ⁽²⁾	None	0.35%	0.35%
\$75,000 and over	\$1,000 ⁽²⁾	None	0.40%	0.40%

Savings Accounts

Account Name	Minimum Opening Balance	Min. Daily Balance to earn APY	Interest Rate ⁽¹⁾	APY ⁽¹⁾
Statement Savings	\$100	\$200	0.10%	0.10%
Chester's Investor	\$10	\$100	0.10%	0.10%
Christmas Club	\$10	\$200	0.10%	0.10%

IRAs (Traditional, Roth and Education)

Account Name	Minimum Opening Balance	Min. Daily Balance to earn APY	Interest Rate	APY
18 Month Variable IRA	\$100	\$100	1.20% ⁽¹⁾	1.21% ⁽¹⁾
1 Year IRA	\$1,000	\$1,000	1.00%	1.00%
2 Year IRA	\$1,000	\$1,000	1.25%	1.26%
3 Year IRA	\$1,000	\$1,000	1.75%	1.76%
4 Year IRA	\$1,000	\$1,000	2.00%	2.02%
5 Year IRA	\$1,000	\$1,000	2.25%	2.27%

Certificates of Deposit

Account Name	Minimum Opening Balance	Min. Daily Balance to earn APY	Interest Rate	APY
14 Day	\$1,000	\$1,000	0.10%	0.10%
91 Day	\$1,000	\$1,000	0.35%	0.35%
182 Day	\$1,000	\$1,000	0.65%	0.65%
182 Day Jumbo	\$100,000	\$100,000	0.90%	0.90%
1 Year	\$1,000	\$1,000	1.00%	1.00%
2 Year	\$1,000	\$1,000	1.25%	1.26%
3 Year	\$1,000	\$1,000	1.75%	1.76%
4 Year	\$1,000	\$1,000	2.00%	2.02%
5 Year	\$1,000	\$1,000	2.25%	2.27%
8 Year	\$1,000	\$1,000	2.50%	2.52%
40 Month Jump Up	\$5,000	\$5,000	1.80%	1.81%

CD Specials

Account Name	Minimum Opening Balance	Min. Daily Balance to earn APY	Interest Rate	APY
8 Month	\$5,000	\$5,000	0.80%	0.80%
14 Month	\$5,000	\$5,000	1.14%	1.14%

⁽¹⁾The rates may change after the account is opened. ⁽²⁾ Depending on account type, if balance falls below \$1,000 a service charge may apply.

⁽³⁾ If balance falls below \$1,500 a service charge may apply.

For further rate information contact the Account Information Center (AIC)
Toll Free at 866.242.3324 (1-866-AIC-FFBH) or 870.365.8329 Harrison area or by e-mail at aic@ffbh.com

