walden SAVINGS bank

# Certificates of Deposit*

| TYPE OF ACCOUNT | MINIMUM DEPOSIT TO OPEN ACCOUNT** | INTEREST RATE | ANNUAL PERCENTAGE YIELD | PENALTY* (MONTHS OF INTEREST) |
|---|---|---|---|---|
| 91 Days | $1,000.00 | 0.10% | 0.10% | 3 Months |
| 182 Days | $1,000.00 | 0.15% | 0.15% | 3 Months |
| 12 Months | $1,000.00 | 0.25% | 0.25% | 3 Months |
| 18 Months | $1,000.00 | 0.35% | 0.35% | 6 Months |
| 24 Months | $1,000.00 | 0.40% | 0.40% | 6 Months |
| 30 Months | $1,000.00 | 0.40% | 0.40% | 6 Months |
| 36 Months | $1,000.00 | 0.50% | 0.50% | 12 Months |
| 48 Months | $1,000.00 | 0.60% | 0.60% | 12 Months |
| 60 Months | $1,000.00 | 0.65% | 0.65% | 12 Months |

*Penalties may be imposed for early withdrawal

**Minimum Daily Balance (the amount of principal in the account each day) required to obtain Annual Percentage Yield Rates are subject to change without notice.

# Checking & Savings

| TYPE OF ACCOUNT | MINIMUM DEPOSIT TO OPEN ACCOUNT | MINIMUM BALANCE TO OBTAIN ANNUAL PERCENTAGE YIELD | INTEREST RATE | ANNUAL PERCENTAGE YIELD |
|---|---|---|---|---|
| Money Market | $100.00 | $100 - $2,499 | 0.05% | 0.05% |
| Money Market | $100.00 | $2,500 - $49,999 | 0.10% | 0.10% |
| Money Market | $100.00 | $50,000 and over | 0.15% | 0.15% |
| Super Now | $25.00 | $5,000 and over | 0.05% | 0.05% |
| College Advantage Checking | $25.00 | $5,000 and over | 0.05% | 0.05% |
| IOLA | $50.00 | $5,000 and over | 0.15% | 0.15% |
| Passbook Savings (Including IRA) | $50.00 | $50.00 | 0.05% | 0.05% |
| Statement Savings (Including IRA) | $50.00 | $50.00 | 0.05% | 0.05% |
| Club Accounts | $1.00 | $1.00 | 0.05% | 0.05% |
| School Savings | $1.00 | $5.00 | 0.05% | 0.05% |
| Advantage Savings | $10,000.00 | $50 -$9,999 | 0.05% | 0.05% |
| Advantage Savings | $10,000.00 | $10,000 - $49,999 | 0.10% | 0.10% |
| Advantage Savings | $10,000.00 | $50,000 and over | 0.15% | 0.15% |
| Advantage Checking | $5,000.00 | $0 - $4,999 | 0.00% | 0.00% |
| Advantage Checking | $5,000.00 | $5,000 - $9,999 | 0.05% | 0.05% |
| Advantage Checking | $5,000.00 | $10,000 - $24,999 | 0.05% | 0.05% |
| Advantage Checking | $5,000.00 | $25,000 - $49,999 | 0.05% | 0.05% |
| Advantage Checking | $5,000.00 | $50,000 and over | 0.05% | 0.05% |

*Note:*

- Interest is compounded and credited monthly
- Rates are subject to change without notice
- Regular fees and other conditions could reduce yield
- Interest which has accrued but has not been credited at the time of withdrawal will be forfeited