



# ROCK BRANCH COMMUNITY BANK

*Your Hometown Community Bank*

P.O. Box 219 / 4650 FIRST AVENUE, NITRO, WV 25143

Phone 304-755-4700 Fax 304-755-1292

## DEPOSIT RATES

**May 2, 2012 - May 9, 2012**

DEPOSITS	INTEREST RATE	APY	MIN. BAL. TO OBTAIN APY	
STATEMENT SAVINGS	0.20	0.20	\$	25.00
	0.20	0.20	\$	5,000.00
NOW ACCOUNT	0.15	0.15	\$	1,000.00
MONEY MARKET	0.20	0.20	\$	1,000.00
	0.25	0.25	\$	10,000.00
	0.25	0.25	\$	25,000.00
CHRISTMAS CLUB	0.75	0.75	\$	1.00 ***

## CERTIFICATE OF DEPOSITS

91 DAY	0.25	0.25	\$	1,000.00
182 DAY	0.35	0.35	\$	1,000.00
12 MONTH	0.40	0.40	\$	1,000.00
18 MONTH	0.60	0.60	\$	1,000.00
24 MONTH	0.75	0.75	\$	1,000.00
30 MONTH	0.75	0.75	\$	1,000.00
36 MONTH	0.75	0.75	\$	1,000.00
48 MONTH	1.10	1.10	\$	1,000.00
60 MONTH	1.50	1.51	\$	1,000.00

## TRADITIONAL, ROTH & EDUCATIONAL IRA'S

IRA CD'S ARE AVAILABLE FROM 12 MONTH TO 60 MONTH			\$	500.00
IRA SAVINGS	0.75	0.75	\$	50.00

THE ANNUAL PERCENTAGE YIELD (APY) ASSUMES THAT FUNDS REMAIN ON DEPOSIT FOR A FULL YEAR AT THE LISTED RATE OR UNTIL MATURITY. WITHDRAWALS, FEES, AND OTHER CONDITIONS COULD REDUCE EARNINGS. STATEMENT SAVINGS AND ALL C.D.'S COMPOUND QUARTERLY. THE ABOVE STATED RATES ARE SUBJECT TO CHANGE ON A WEEKLY BASIS. ROCK BRANCH COMMUNITY BANK IS A MEMBER OF THE FEDERAL DEPOSIT INSURANCE CORPORATION

\*\*\* Maximum amount allowed per month into a Christmas Club is \$5,000.00 \*\*\*



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## NEW ACCOUNTS

TYPE OF ACCOUNT	MIN. BALANCE	SERVICE CHARGE WHEN FALLS BELOW MIN.
REGULAR CHECKING	\$25.00 (NON INTEREST)	NONE
BUSINESS CHECKING	\$25.00 (NON INTEREST)	Balance \$200.00 or 0.10 per debit
NOW (PERSONAL/SOLE PROP.)	\$1,000.00 (INTEREST)	\$5.00
MONEY MARKET * (PERSONAL/BUSINESS)	\$1,000.00 (INTEREST)	\$10.00
STATEMENT SAVINGS	\$25.00	NONE
CHRISTMAS CLUB	\$1.00	NONE
CERTIFICATE OF DEPOSITS	VARIES WITH RATE & TERM	PENALTY FOR EARLY WITHDRAWAL
NSF	\$32.00	
STOP PAY	\$32.00	
PHONE TRANSFERS	\$2.50	

\*SOME LIMITATIONS APPLY TO ACCOUNTS\*

THE ROCK BRANCH COMMUNITY BANK IS MEMBER FDIC

(FEDERAL DEPOSIT INSURANCE CORPORATION)