

CD APY Comparisons

as of February 5, 2008

	<i>6 month</i>	<i>9 month</i>	<i>12 month</i>	<i>24 month</i>	<i>36 month</i>	<i>48 month</i>	<i>60 month</i>
Arsenal Credit Union	3.80%	4.32%	4.06%	4.06%	4.06%	4.06%	4.06%
Bank of America	2.01%	3.10%	2.01%	2.01%	2.01%	2.01%	2.25%
Commerce Bank	2.55%	2.35%	2.95%	3.25%	3.35%	3.45%	3.60%
Concord Bank	3.25%	N/A	3.51%	3.75%	3.51%	3.51%	3.51%
Eagle Bank	4.09%	N/A	4.32%	4.27%	4.11%	4.11%	N/A
First Bank	2.75%	N/A	2.75%	3.00%	3.00%	3.00%	3.00%
Heartland Bank	2.85%	2.35%	3.05%	3.25%	3.25%	3.45%	3.45%
National City	2.20%	N/A	2.25%	2.70%	N/A	N/A	N/A
Pulaski Bank	3.78%	2.958%	3.80%	3.66%	3.70%	3.75%	3.92%
Regions Bank	4.00%	N/A	2.40%	2.50%	2.70%	2.70%	2.90%
Reliance Bank	3.85%	3.55%	3.95%	4.00%	4.05%	4.15%	4.15%
Southern Commercial Bank	4.51%	N/A	4.36%	3.70%	3.55%	N/A	N/A
Southwest Bank	2.75%	2.50%	2.40%	2.20%	2.25%	2.50%	2.75%
Truman Bank	3.35%	N/A	3.45%	3.45%	3.45%	3.45%	3.45%
UMB Bank	3.28%	3.50%	3.40%	3.50%	3.65%	3.65%	3.75%
U.S. Bank	2.50%	1.25%	2.40%	2.50%	2.50%	2.75%	3.00%

APY=Annual Percentage Yield. Bank rates based on MoneyMonitor report by BancAnalytics as of Jan. 30, 2008, except for 9-month CD rates, which were found on the institutions' Web sites or by calling the institutions Feb. 5. Arsenal Credit Union CDs can be opened with a minimum deposit of \$500. Other financial institutions may require higher minimum deposits to earn rates shown.