

*Certificate of Deposit (CD) and Individual Retirement Account (IRA) available only for personal accounts up to \$250,000 to consumers in Benzie, Grand Traverse, Leelanau, Manistee, Mason and Wexford counties. The annual percentage yield is effective February 22, 2010 and requires a \$10,000 minimum opening balance. Deposit of \$1,000 - \$9,999.99 pays 0.90% APY (15-Month) and 2.40% APY (45-Month). Deposit accounts FDIC insured up to \$250,000 through December 31, 2013. Retirement accounts FDIC insured separately up to \$250,000. The 15-Month converts to a 18-Month. The 45-Month converts to 42-Month. Penalty for early withdrawal. Member FDIC.