

Deposit Account Rates

All rates quoted are valid February 3, 2012 and are subject to change at any time and without notice.

	Interest Rate	Annual Percentage Yield - APY
Ask us about our CD Specials! (These rates cannot be quoted for Jumbos)		
Holiday Cash Club (Minimum \$25 to open, Simple Interest)	0.100%	0.10%
CDARS (Minimum \$100,000 to open, Daily Compounding)		
	13 Weeks	26 Weeks
	1 year	2 years
	3 years	
APY	0.05%	0.10%
Rate	0.050%	0.100%
	0.25%	0.40%
	0.399%	0.798%
	0.80%	
	0.250%	0.399%
	0.798%	0.798%
Certificates of Deposit (Minimum \$1,000 to open)		
Terms under 1 year – Monthly Compounding; Terms 1 year or more – Quarterly Compounding		
	Under \$100,000	\$100,000 & over
	Rate	APY
	Rate	APY
1 week CD/IRA	0.050%	0.05%
1 month CD/IRA	0.100%	0.10%
2 month CD/IRA	0.100%	0.10%
3 month CD/IRA	0.100%	0.10%
4-5 months CD/IRA	0.150%	0.15%
6 month CD/IRA	0.150%	0.15%
7-8 month's CD/IRA	0.150%	0.15%
9-11 months CD/IRA	0.200%	0.20%
12-17 months CD/IRA	0.250%	0.25%
18-23 months CD/IRA	0.449%	0.45%
24-29 months CD/IRA	0.499%	0.50%
30-35 months CD/IRA	0.698%	0.70%
36-47 months CD/IRA	0.847%	0.85%
48-59 months CD/IRA	1.046%	1.05%
60 months CD/IRA	1.294%	1.30%
Blossom Account (Sueños Futuros)		
(Minimum \$25 to open, Monthly Compounding)		
	Rate	APY
12 & 18 month	0.499%	0.50%
24 & 30 month	0.747%	0.75%
36 months	1.094%	1.10%
Money Market Account		
Personal & Business (Minimum \$50 to open, Monthly Compounding)		
	Rate*	APY*
	Rate*	APY*
Below \$2,500	0.000%	0.00%
\$2,500 - \$24,999.99	0.010%	0.01%
\$25,000 - \$99,999.99	0.010%	0.01%
\$100,000 - \$249,999.99	0.050%	0.05%
\$250,000 - \$999,999.99	0.100%	0.10%
\$1,000,000 & over	0.100%	0.10%
Business Money Market		
Personal & Business (Minimum \$50 to open, Monthly Compounding)		
	Rate*	APY*
	Rate*	APY*
Below \$2,500	0.000%	0.00%
\$2,500 - \$24,999.99	0.010%	0.01%
\$25,000 - \$99,999.99	0.010%	0.01%
\$100,000 - \$249,999.99	0.050%	0.05%
\$250,000 - \$999,999.99	0.100%	0.10%
\$1,000,000 & over	0.100%	0.10%
Personal Money Market		
Personal & Business (Minimum \$50 to open, Monthly Compounding)		
	Rate*	APY*
	Rate*	APY*
Below \$2,500	0.000%	0.00%
\$2,500 - \$24,999.99	0.010%	0.01%
\$25,000 - \$99,999.99	0.010%	0.01%
\$100,000 - \$249,999.99	0.050%	0.05%
\$250,000 - \$999,999.99	0.100%	0.10%
\$1,000,000 & over	0.100%	0.10%
Savings Accounts		
Personal & Business Passbook & Statement (Minimum \$50 to open, Quarterly Compounding)		
	Rate*	APY*
	Rate*	APY*
Standard Savings - Below \$2,500	0.100%	0.10%
Standard Savings - \$2,500 - \$24,999.99	0.100%	0.10%
Standard Savings - \$25,000 & over	0.100%	0.10%
Signature Checking (Minimum \$50 to open, Monthly Compounding)		
	Rate*	APY*
	Rate*	APY*
Below \$2,500	0.000%	0.00%
\$2,500 - \$24,999.99	0.010%	0.01%
\$25,000 - \$49,999.99	0.010%	0.01%
\$50,000 - \$99,999.99	0.050%	0.05%
\$100,000 and over	0.100%	0.10%
MB Red Checking (Minimum \$50 to open, Monthly Compounding)		
	Rate*+	APY*+
	Rate*+	APY*+
\$10,000 or below	1.982%	2.00%
\$10,001 and over	0.050%	2.00% to 0.05%
Health Savings Accounts (No minimum balance to open, Monthly Compounding)		
	Rate*	APY*
	Rate*	APY*
\$0 - \$2,499.99	0.100%	0.10%
\$2,500 - \$24,999.99	0.100%	0.10%
\$25,000 and over	0.100%	0.10%

*The interest rate and APY may change after the account is open.

+MB Red Checking rate applies if transaction requirements are met; otherwise the following interest rate and APY apply:

	Rate	APY
\$10,000 or below	0.050%	0.05%
\$10,001 and over	0.050%	0.05%

Please refer to Commercial Rate Sheet for Public Funds.



There may be a penalty for early withdrawal of Certificates of Deposit.

To bank by phone or check our current rates, call 215.722.6566.

Visit our website at www.mbfincial.com Member FDIC

