



PROSPECT FEDERAL SAVINGS BANK

SAVINGS and INVESTMENT RATES

Rates Effective: February 07, 2012

C.D. RATES (Compounded Daily)			
Term	Balance	Interest Rate	Annual Percentage Yield
91-Day	\$1,000 & Over	<u>0.20%</u>	<u>0.20%</u>
6-Month	\$1,000 - \$19,999	<u>0.20%</u>	<u>0.20%</u>
	\$20,000 - \$49,999	<u>0.25%</u>	<u>0.25%</u>
	\$50,000 - \$99,999	<u>0.25%</u>	<u>0.25%</u>
	\$100,000 & Over	<u>0.30%</u>	<u>0.30%</u>
9-Month	\$1,000 - \$19,999	<u>0.30%</u>	<u>0.30%</u>
	\$20,000 - \$49,999	<u>0.35%</u>	<u>0.35%</u>
	\$50,000 - \$99,999	<u>0.35%</u>	<u>0.35%</u>
	\$100,000 & Over	<u>0.40%</u>	<u>0.40%</u>
12-Month	\$1,000 - \$19,999	<u>0.35%</u>	<u>0.35%</u>
	\$20,000 - \$49,999	<u>0.40%</u>	<u>0.40%</u>
	\$50,000 - \$99,999	<u>0.40%</u>	<u>0.40%</u>
	\$100,000 & Over	<u>0.45%</u>	<u>0.45%</u>
15-Month	\$1,000 & Over	<u>0.50%</u>	<u>0.50%</u>
18-Month	\$1,000 & Over	<u>0.65%</u>	<u>0.65%</u>
24-Month	\$1,000 & Over	<u>0.80%</u>	<u>0.80%</u>
30-Month	\$1,000 & Over	<u>0.85%</u>	<u>0.85%</u>
36-Month	\$1,000 & Over	<u>1.00%</u>	<u>1.00%</u>
48-Month	\$1,000 & Over	<u>1.19%</u>	<u>1.20%</u>
60-Month	\$1,000 & Over	<u>1.24%</u>	<u>1.25%</u>

JUMBO C.D. RATES - Simple Interest (Not Compounded)			
Term	Balance	Interest Rate	Annual Percentage Yield
6-Month	\$200,000 & Over	<u>0.35%</u>	<u>0.35%</u>
9-Month	\$200,000 & Over	<u>0.45%</u>	<u>0.45%</u>
12-Month	\$200,000 & Over	<u>0.50%</u>	<u>0.50%</u>
15-Month	\$200,000 & Over	<u>0.55%</u>	<u>0.55%</u>
18-Month	\$200,000 & Over	<u>0.70%</u>	<u>0.70%</u>
24-Month	\$200,000 & Over	<u>0.85%</u>	<u>0.85%</u>

INDIVIDUAL RETIREMENT (IRA) C.D.'s (Compounded Daily)			
Term	Balance	Interest Rate	Annual Percentage Yield
12-Month to		See	See
60-Month	\$1,000 & Over	<u>Above%</u>	<u>Above%</u>

Additions are permitted without extending maturity date.

Important: All renewable CD's above (except Jumbo CD which needs \$200,000) need a balance of \$1,000 to open and earn interest; early withdrawal penalty may exist. Withdrawals may reduce the Annual Percentage Yield earned. For variable rate accounts (Passbooks, Checking, and Money Market) the interest rate and the Annual Percentage Yield may be changed at any time at the discretion of Prospect Federal Savings Bank. Fees may reduce earnings.

CD SPECIALS - \$5,000 Minimum to Open	
36 MONTH CD SPECIAL 1.00% APY - 1.00% RATE	

Please check with your Savings Counselor for further details. (Compounded Daily)

PASSBOOK SAVINGS ACCOUNT - \$100 Minimum to Open		
Balance	Interest Rate	Annual Percentage Yield
\$100 - \$2,499	<u>0.15%</u>	<u>0.15%</u>
\$2,500 & Over	<u>0.20%</u>	<u>0.20%</u>

No interest is paid and account is subject to a \$5.00 per quarter service fee on balances below \$100. (Compounded Daily)

CHRISTMAS CLUB ACCOUNT - Simple Interest (not compounded)		
Balance	Interest Rate	Annual Percentage Yield
\$1	<u>0.30%</u>	<u>0.30%</u>

PASSBOOK MONEY MARKET ACCOUNT - \$1,000 Minimum to Open		
Balance	Interest Rate	Annual Percentage Yield
\$1,000	<u>0.20%</u>	<u>0.20%</u>

No interest is paid account is subject to a \$2.00 monthly service fee on balances below \$1,000. (Compounded Daily)

MONEY MARKET STATEMENT ACCOUNT - \$1,000 Minimum to Open		
Balance	Interest Rate	Annual Percentage Yield
\$1,000 - \$19,999	<u>0.12%</u>	<u>0.12%</u>
\$20,000 - \$49,999	<u>0.15%</u>	<u>0.15%</u>
\$50,000 - \$99,999	<u>0.20%</u>	<u>0.20%</u>
\$100,000 & Over	<u>0.22%</u>	<u>0.22%</u>

No interest is paid and account is subject to a \$10 monthly service fee on balances below \$1,000. (Compounded Monthly)

EAGLE MONEY MARKET STATEMENT ACCOUNT \$25,000 Minimum to Open		
Balance	Interest Rate	Annual Percentage Yield
\$1 - \$24,999	<u>0.30%</u>	<u>0.30%</u>
\$25,000 & Over	<u>0.30%</u>	<u>0.30%</u>

Account is subject to a \$20 monthly service fee on balances below \$25,000. (Compounded Monthly)

INTEREST CHECKING ACCOUNT - \$100 Minimum to Open		
Balance	Interest Rate	Annual Percentage Yield
\$1	<u>0.10%</u>	<u>0.10%</u>

Balances below \$300 subject to a \$10 monthly service fee. (Interest Compounded Monthly)

SUPER INTEREST CHECKING ACCOUNT - \$2,500 Minimum to Open		
	Interest Rate	Annual Percentage Yield
\$1 - \$2,499	<u>0.10%</u>	<u>0.10%</u>
\$2,500 & Over	<u>0.11%</u>	<u>0.11%</u>

Balances below \$300 subject to a \$10 monthly service fee (Interest Compounded Monthly)