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*APY= Annual Percentage Yield

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*6.01% Annual Percentage Yield (APY) paid on balances up to \$50,000, and 0.50% APY paid on all amounts over \$50,000 each cycle the minimum requirements are met. If you do not meet the requirements per cycle, your account will still function as a free checking account earning 0.15% APY; however, it will not receive ATM surcharge refunds for that time period. Rates as of November 1, 2007. Interest rates and APY subject to change at any time. No Minimum Balance Required. However you must deposit a minimum of \$50 to open this account. Available to Personal Accounts only. No monthly service charge.