



CD RATES

Interest Rates and Annual Percentage Yields are current as of 1/25/2012

\$2000 Minimum balance to obtain APY

FIXED:	\$100,000 & Over		\$25,000-\$99,999		\$2000-\$24,999	
	APY	RATE	APY	RATE	APY	RATE
7-31 DAYS	0.20%	0.20%	0.15%	0.15%	0.10%	0.10%
32-90 DAYS	0.30%	0.30%	0.20%	0.20%	0.15%	0.15%
91-181 DAYS	0.35%	0.35%	0.30%	0.30%	0.20%	0.20%
182-364 DAYS	0.45%	0.45%	0.35%	0.35%	0.25%	0.25%
1 YEAR (12 MO-23MO) CD	0.65%	0.65%	0.55%	0.55%	0.40%	0.40%
2 YEARS (24MO-35MO) CD	0.90%	0.90%	0.75%	0.75%	0.50%	0.50%
3 YEARS (36MO-47MO) CD	1.16%	1.15%	1.00%	1.00%	0.75%	0.75%
4 YEARS	1.41%	1.40%	1.26%	1.25%	1.00%	1.00%

IRA RATES

\$2000 Minimum balance to obtain APY

	APY/Rates for all IRA Balances	
	APY	RATE
12 MONTH FIXED IRA	0.65%	0.65%
18 MONTH FIXED IRA	0.90%	0.90%
30 MONTH FIXED IRA	1.16%	1.15%

APY=Annual Percentage Yield

A penalty will be imposed for early withdrawal.

INTEREST BEARING ACCOUNT RATES

VARIABLE:	APY	RATE	APY	RATE	APY	RATE	APY	RATE	APY	RATE
CITIZENS MONEY MARKET(Personal & Busines:	\$.01 - \$9,999	\$10,000-\$49,999	\$50,000-\$99,999	\$100,000-\$249,999	\$250,000 & ABOVE					
\$.01 Minimum balance to obtain APY	0.05%	0.05%	0.15%	0.15%	0.25%	0.25%	0.40%	0.40%	0.60%	0.60%
Interest is earned at tier level on account balance										
PLATINUM PLUS SELECT (Personal ONLY)	\$.01 - \$9,999	\$10,000-\$49,999	\$50,000-\$99,999	\$100,000-\$249,999	\$250,000 & ABOVE					
\$.01 Minimum balance to obtain APY	0.05%	0.05%	0.10%	0.10%	0.20%	0.20%	0.35%	0.35%	0.50%	0.50%
Interest is earned separately at each tier (Doesnot pay interest at highest tier only)										
PLATINUM PLUS PERSONAL NOW ACCOUNT	\$10,000-\$24,999	\$25,000-\$49,999	\$50,000-\$99,999	\$100,000 & Above						
\$10,000 Minimum balance to obtain APY	0.05%	0.05%	0.10%	0.10%	0.15%	0.15%	0.20%	0.20%		
Interest is earned at tier level on account balance										
NOW ACCOUNT CHECKING	APY	RATE								
\$1,000 Minimum balance to obtain APY	0.05%	0.05%								
(includes "Club" Accounts)										
CITIZENS SAVINGS	APY	RATE								
\$100 Minimum balance to obtain APY	0.05%	0.05%								

MEMBER FDIC

This marketing piece is not designed as a substitute for full account disclosures as defined by the Truth in Savings Act. Complete deposit account disclosures containing fee information are available upon request.

Fees could reduce earnings on interest-bearing accounts. Variable rates are subject to change weekly. Fees are subject to change, with prior notice, at Citizens Security Bank's discretion.