

**FAIRFIELD FEDERAL SAVINGS AND LOAN ASSOCIATION
SPECIALS AND CERTIFICATES OF DEPOSIT
RATE SHEET**

As of December 31, 2008

	Minimum Deposit To Open Account	Minimum Balance* To Obtain APY	Interest Rate	Annual Percentage Yield
SPECIALS:				
A penalty may be imposed for early withdrawal.				
18 Month Certificate (2 Bumps)	\$500	\$500	2.75%	2.79%
24 Month Certificate (2 Bumps)	\$500	\$500	3.00%	3.05%
30 Month Certificate (2 Bumps)	\$500	\$500	3.25%	3.30%
FIXED RATE CERTIFICATES:				
A penalty may be imposed for early withdrawal.				
3 Month Certificate Account	\$500	\$500	1.00%	1.01%
6 Month Certificate Account	\$500	\$500	2.00%	2.02%
12 Month Certificate Account	\$500	\$500	3.30%	3.35%
18 Month Certificate Account	\$500	\$500	2.75%	2.79%
24 Month Certificate Account	\$500	\$500	3.00%	3.05%
30 Month Certificate Account	\$500	\$500	3.25%	3.30%
48 Month Certificate Account	\$500	\$500	3.50%	3.56%
IRA ACCOUNTS:				
18 Month Fixed IRA Account	\$100	\$100	2.75%	2.79%
18 Month Variable IRA Account	\$100	\$100	0.85%	0.85%
60 Month Fixed IRA Account	\$100	\$100	3.50%	3.56%

*Minimum balance (the amount of principal in the account each day). These rate and yields are accurate as of the date identified above. This Rate Sheet is subject to change at any time without notice. Fees could reduce the earnings on the account. Please stop in at any of our offices or call any of the telephone numbers listed below to obtain current rate information and to contact an employee for further information.

MAIN OFFICE
111 E Main St
Post Office Box 728
Lancaster, OH 43130-0728
740-653-3863

WEST FAIR AVENUE OFFICE
1100 W Fair Ave
Post Office Box 728
Lancaster, OH 43130-2311
740-653-1895

PICKERINGTON OFFICE
1515 CrossCreeks Blvd
Post Office Box 87
Pickerington, OH 43147-0087
614-863-0333

ALL ACCOUNTS ARE FDIC INSURED

**FAIRFIELD FEDERAL SAVINGS AND LOAN ASSOCIATION
SAVINGS AND CHECKING
RATE SHEET**

As of December 31, 2008

	Minimum Deposit To Open Account	Minimum Balance* To Obtain APY	Interest Rate	Annual Percentage Yield
BUSINESS ACCOUNTS				
For variable rate accounts, the rate may change after the account is opened				
Business Checking Account	\$1,000	\$1		
Business Savings Account	\$500	\$1		
First Tier.	\$.01 - \$49,999.99			
Second Tier.	\$50,000.00 and over			
Business Money Market Account	\$5,000	\$1		
First Tier.	\$.01 - \$9,999.99		0.75%	0.75%
Second Tier.	\$10,000.00 - \$49,999.99		1.10%	1.11%
Third Tier.	\$50,000.00 and over		2.00%	2.02%

SAVINGS AND CHECKING ACCOUNTS:

For variable rate accounts, the rate may change after the account is opened.

Passbook Savings Account	\$5	\$1	0.40%	0.40%
Christmas Club Account	\$5	\$1	0.40%	0.40%
Statement Savings Account	\$100	\$1	0.40%	0.40%
Checking Account	\$25	\$1	0.25%	0.25%
Free Checking	\$25	non-interest bearing account		
yaZoo "echecking" Account	-0-	\$1	4.00%	4.08%
Teen TEAM Transaction Account	\$5	\$1	0.40%	0.40%
Money Market Deposit Account		\$2,500		
First Tier	\$.01 - \$9,999.99		0.75%	0.75%
Second Tier	\$10,000.00 - \$39,999.99		1.10%	1.11%
Third Tier	\$40,000.00 and over		1.50%	1.51%
Platinum Money Market Account	\$50,000			
First Tier	\$.01 - \$49,999.99		0.40%	0.40%
Second Tier	\$50,000.00 and over		2.00%	2.02%

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