

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

As of January 19, 2012

	Minimum Deposit To Open Account	Minimum Balance* To Obtain APY	Interest Rate	Annual Percentage Yield
<b>SPECIALS:</b>				
A penalty may be imposed for early withdrawal.				
<b>49 Month Non-Renewable Certificate</b>	<b>\$2,500</b>	<b>\$2,500</b>	<b>1.50%</b>	<b>1.51%</b>
<b>48 Month Certificate (1 Bump)</b>	<b>\$500</b>	<b>\$500</b>	<b>1.25%</b>	<b>1.26%</b>

**FIXED RATE CERTIFICATES:**

A penalty may be imposed for early withdrawal.

3 Month Certificate Account	\$500	\$500	0.10%	<b>0.10%</b>
6 Month Certificate Account	\$500	\$500	0.25%	<b>0.25%</b>
12 Month Certificate Account	\$500	\$500	0.50%	<b>0.50%</b>
18 Month Certificate Account	\$500	\$500	0.75%	<b>0.75%</b>
24 Month Certificate Account	\$500	\$500	0.90%	<b>0.90%</b>
30 Month Certificate Account	\$500	\$500	1.00%	<b>1.01%</b>
48 Month Certificate Account	\$500	\$500	1.25%	<b>1.26%</b>

**IRA ACCOUNTS:**

18 Month Fixed IRA Account	\$100	\$100	0.75%	<b>0.75%</b>
18 Month Variable IRA Account	\$100	\$100	0.70%	<b>0.70%</b>
60 Month Fixed IRA Account	\$100	\$100	1.25%	<b>1.26%</b>

\*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 January 19, 2012

	Minimum Deposit To Open Account	Minimum Balance* To Obtain APY	Interest Rate	Annual Percentage Yield
<b>BUSINESS ACCOUNTS</b>				
For variable rate accounts, the rate may change after the account is opened				
Business Checking Account with Interest	\$25	\$1	0.02%	<b>0.02%</b>
Business Savings Account	\$100	\$1		
First Tier. . . . .	\$0.01 - \$49,999.99		0.05%	<b>0.05%</b>
Second Tier. . . . .	\$50,000.00 and over		0.15%	<b>0.15%</b>
Business Money Market Account	\$2,500	\$1		
First Tier. . . . .	\$0.01 - \$9,999.99		0.05%	<b>0.05%</b>
Second Tier. . . . .	\$10,000.00 - \$49,999.99		0.10%	<b>0.10%</b>
Third Tier. . . . .	\$50,000.00 and over		0.15%	<b>0.15%</b>

**SAVINGS AND CHECKING ACCOUNTS:**

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

Passbook Savings Account	\$5	\$1	0.05%	<b>0.05%</b>
Christmas Club Account	\$5	\$1	0.05%	<b>0.05%</b>
Statement Savings Account	\$100	\$1	0.05%	<b>0.05%</b>
Checking Account	\$25	\$1	0.02%	<b>0.02%</b>
Free Checking	\$25	non-interest bearing account		
Teen TEAM Transaction Account	\$5	\$1	0.05%	<b>0.05%</b>
Money Market Deposit Account	\$2,500			
First Tier . . . . .	\$0.01 - \$9,999.99		0.05%	<b>0.05%</b>
Second Tier . . . . .	\$10,000.00 - \$39,999.99		0.10%	<b>0.10%</b>
Third Tier . . . . .	\$40,000.00 and over		0.15%	<b>0.15%</b>
Platinum Money Market Account	\$50,000			
First Tier . . . . .	\$0.01 - \$49,999.99		0.05%	<b>0.05%</b>
Second Tier . . . . .	\$50,000.00 and over		0.25%	<b>0.25%</b>

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