

# BRANNEN BANK



## The Interest Rates & Annual Percentage Yield \*\* Effective: September 08, 2010 Through September 13, 2010



Main Office - 320 Hwy 41 South, Inverness, FL 34450, (352) 726-1221  
 Beverly Hills - 3930 N Lecanto Hwy., Beverly Hills, FL 34465, (352) 746-5335  
 West Inverness - 2400 Hwy 44 West, Inverness, FL 34453, (352) 726-7991  
 Crystal River - 865 NE Hwy 19, Crystal River, FL 34429, (352) 795-3451  
 Dunnellon - 11472 N Williams Street, Dunnellon, FL 34432, (352) 489-2466  
 Brooksville - 1187 S Broad St., Brooksville, FL 34601, (352) 799-2265

Downtown Inverness - 200 W Main Street, Inverness, FL 34450, (352) 726-8435  
 Floral City - 7478 S Florida Ave., Floral City, FL 34436, (352) 726-5998  
 Hernando - 2519 N Florida Ave., Hernando, FL 34442, (352) 637-2000  
 E. Crystal River - 6901 W Gulf to Lake Hwy, Crystal River, FL 34429, (352) 795-0804  
 Homosassa Springs - 4325 S Suncoast Blvd., Homosassa, FL 34446, (352) 628-3812  
 West Hwy 50 - 14300 Cortez Blvd., Brooksville, FL 34613, (352) 597-2280

Account/Term	Interest Rate	Annual Percentage Yield	Interest Compounded	Interest Credited
Money Market	0.20%	0.20%	Monthly	Monthly
Advantage Checking	0.10%	0.10%	Monthly	Monthly
Brannen Banker Plus	0.10%	0.10%	Monthly	Monthly
Now Account	0.10%	0.10%	Monthly	Monthly
Business Now	0.20%	0.20%	Monthly	Monthly
Regular Savings	0.10%	0.10%	Daily	Quarterly

**REQUIREMENTS FOR THE ABOVE ACCOUNTS:**

- The minimum deposit required for opening one of the above is \$50.00.
- Balance required to earn the stated APY is \$0.01
- Fees may reduce earnings

Account/Term	Interest Rate	Annual Percentage Yield	Interest Compounded	Interest Credited
1 Month CD (\$10,000 min)	0.200%	0.20%	Monthly	***
1 Month CD (\$50,000 min)	0.200%	0.20%	Monthly	***
1 Month CD (\$100,000 min)	0.000%	0.00%	Monthly	***
90 Day CD	0.250%	0.25%	Monthly	***
5 Month CD	0.550%	0.55%	Monthly	***
6 Month CD	0.550%	0.55%	Monthly	***
9 Month CD	0.600%	0.60%	Monthly	***
1 Year CD	1.090%	1.10%	Monthly	***
15 Month CD	1.140%	1.15%	Monthly	***
18 Month CD	1.190%	1.20%	Monthly	***
22 Month CD	1.190%	1.20%	Monthly	***
2 Year CD	1.240%	1.25%	Monthly	***
3 Year CD	1.290%	1.30%	Monthly	***
4 Year CD	1.340%	1.35%	Monthly	***

\*\*Current Rates Subject to Change Without Notice

\*\*\* Interest will be credited to your account or paid to you monthly, quarterly, semiannually, annually, or at maturity as agreed upon.

### Certificate of Deposit Disclosure

**RATE INFORMATION :**

- The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.
- Interest begins to accrue on the business day you deposit any noncash item (for example, checks).

**MINIMUM BALANCE REQUIREMENTS :**

- All Certificates of Deposit require a \$500.00 minimum deposit unless otherwise listed. You must maintain a minimum balance of \$500.00 in your account everyday to obtain the annual percentage yield as disclosed unless otherwise listed.

**BALANCE COMPUTATION METHOD :**

- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

**TRANSACTIONS LIMITATIONS :**

- After the account is opened, you may not make deposits into or withdrawals from the account until the maturity date.

**EARLY WITHDRAWAL PENALTIES ARE AS FOLLOWS :**

- Seven days interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit on Certificates of Deposit of seven days or less.
- One month interest on Certificates of Deposit of 6 months or less.
- Three months interest on Certificates of Deposit over 6 months, but less than 2-1/2 years.
- Six months interest on Certificates of Deposits 2-1/2 years or longer.

**RENEWAL POLICY :**

- Automatically renewable Certificates of Deposit will renew at maturity. You will have ten (10) calendar days after the maturity date to withdraw the funds without penalty.
- Non-Automatically renewable Certificates of Deposit will not renew at maturity. If you do not renew your Certificate of Deposit, it will not earn interest after maturity.

revised 2/16/2007