

**North Middlesex Savings Bank**  
**Deposit Rate Sheet**  
*Current rates are in effect as of October 6, 2011*

Product	Minimum Balance to Earn APY	Annual Percentage Yield (APY)	Interest Rate
MAX Checking	\$ 10.00 - \$24,999.99	1.25%	1.24%
	\$ 25,000.00 and over	0.25%	0.25%
Standard Rate		0.25%	0.25%
Easy Does It NOW	\$ 10.00 - \$749.99	0.01%	0.01%
	\$ 750.00 and over	0.01%	0.01%
Simply Free Checking	\$10.00	0.01%	0.01%
Personal Money Market**	\$ 10.00 - \$ 999.99	0.10%	0.10%
	\$ 1,000.00 - \$ 24,999.99	0.20%	0.20%
	\$ 25,000.00 - \$ 99,999.99	0.30%	0.30%
	\$ 100,000.00 - \$ 749,999.99	0.30%	0.30%
	\$ 750,000.00 and over	0.30%	0.30%
Business Money Market**	\$ 10.00 - \$ 999.99	0.10%	0.10%
	\$ 1,000.00 - \$ 9,999.99	0.20%	0.20%
	\$ 10,000.00 - \$ 49,999.99	0.30%	0.30%
	\$50,000.00 and over	0.30%	0.30%

**Max Checking:** To earn the Maximum Rate and nationwide refund of ATM fees the account must during the eligibility cycle\* have: 12 posted debit card purchases; receive account statement electronically (when available); access online banking once and receive a recurring direct deposit of a pension, payroll or government issued credit. If these conditions are not met during the eligibility cycle, the account will earn the Standard Rate disclosed on the accompanying Truth In Savings rate sheet, and will not receive the nationwide refund of up to \$5.00 in ATM fees\*\* (non-proprietary ATM fees). Monthly maintenance fee of \$5.00 if average daily account balance falls below \$500 anytime during the eligibility cycle\*. \*The eligibility cycle starts the day after the third Wednesday of each month and ends the day before the third Wednesday of the next month. \*\*Transaction fees charged when using another bank's ATM.  
**\*\*Money Market Accounts:** \$1,000 minimum deposit to open.

Simply Save	\$ 10.00 - \$ 9,999.99	0.75%	0.75%
	\$ 10,000.00 and over	0.25%	0.25%
Standard Rate		0.25%	0.25%
Easy Does It Savings***	\$ 10.00 - \$ 999.99	0.10%	0.10%
	\$ 1,000.00 and over	0.40%	0.33%
Savings Account	\$10.00	0.10%	0.10%
Club Account	\$10.00	0.20%	0.20%

**Simply Save:** To earn the maximum rate, the account must have posted during the interest cycle\* at least one \$50.00 deposit made in person at one of our banking branches. If this condition is not met, the account will earn the Standard Rate disclosed.

\*The interest cycle starts the day after the third Wednesday of each month and ends the day before the third Wednesday of the next month.

\*\*\***Easy Does It Savings:** Includes 20% interest on the year to date interest paid, as of September 30<sup>th</sup> each year, if the account balance has not gone below \$1,000 during the first nine months of the year.

Fees could reduce the earnings on these accounts. With fixed-rate term accounts, rates are guaranteed for the length of the term. Rates on other accounts may change after the account is opened. Early withdrawal penalties may be imposed.

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Deposit Rate Sheet**

**Current rates are in effect as of October 6, 2011**

<b>Certificates of Deposits</b>	<b>Minimum Balance to Earn APY</b>	<b>Annual Percentage Yield (APY)</b>	<b>Interest Rate</b>
7- 31 Day Certificate	\$ 500.00	0.10%	0.10%
3 Month Certificate	\$ 500.00	0.20%	0.20%
6 Month Certificate	\$500.00	0.30%	0.30%
EZ CD w/ 1 EZ Product*		0.43%	0.43%
EZ CD w/ 2 EZ Products*		0.56%	0.56%
9 Month Certificate	\$ 500.00	0.35%	0.35%
10 Month Certificate	\$ 500.00	0.35%	0.35%
1 Year Certificate	\$ 500.00	0.45%	0.45%
EZ CD w/ 1 EZ Product*		0.58%	0.58%
EZ CD w/ 2 EZ Products*		0.71%	0.71%
13 Month Certificate	\$ 500.00	0.45%	0.45%
16 Month Certificate	\$ 500.00	1.00%	1.00%
18 Month Certificate	\$ 500.00	0.60%	0.60%
2 Year Certificate	\$ 500.00	1.00%	1.00%
3 year Certificate	\$ 500.00	1.35%	1.34%
4 Year Certificate	\$ 500.00	1.75%	1.74%
5 Year Certificate	\$ 500.00	2.00%	1.98%
<b>Retirement Certificates</b>	<b>Minimum Balance to Earn APY</b>	<b>Annual Percentage Yield (APY)</b>	<b>Interest Rate</b>
1 Year Certificate	\$ 500.00	0.45%	0.45%
13 Month Certificate	\$ 500.00	0.45%	0.45%
16 Month Certificate	\$ 500.00	1.00%	1.00%
18 Month Certificate	\$ 500.00	0.60%	0.60%
2 Year Certificate	\$ 500.00	1.00%	1.00%
3 year Certificate	\$ 500.00	1.35%	1.34%
4 Year Certificate	\$ 500.00	1.75%	1.74%
5 Year Certificate	\$ 500.00	2.00%	1.98%

Please see a Customer Service Representative for more information.

\* Please see a Branch Manager for additional rate options.

Fees could reduce the earnings on these accounts. With fixed rate term accounts, rates are guaranteed for the length of the term. Rates on other accounts may change after the account is opened. Early withdrawal penalties may be imposed.



1-978-772-3306

**NORTH MIDDLESEX  
SAVINGS BANK**

Banking at its personal best

