

**North Middlesex Savings Bank
Deposit Rate Sheet**

Current rates are in effect as of September 1, 2010

Product	Minimum Balance Requirement	Annual Percentage Yield (APY)	Interest Rate
Easy Does It Savings***	\$ 10.00 - \$ 999.99	0.10%	0.10%
	\$ 1,000.00 and over	0.50%	0.43%
Simply Free Checking	\$10.00	0.01%	0.01%
Easy Does It NOW	\$ 10.00 - \$749.99	0.10%	0.10%
	\$ 750.00 and over	0.10%	0.10%
Easy Does It Premium NOW	\$ 10.00 - \$ 2,499.99	0.10%	0.10%
	\$ 2,500.00 - \$ 9,999.99	0.15%	0.15%
	\$ 10,000.00 - \$ 19,999.99	0.20%	0.20%
	\$ 20,000.00 and over	0.40%	0.40%
MAX Checking	\$ 10.00 - \$49,999.99	1.75%	1.74%
	\$ 50,000.00 and over	0.25%	0.25%
Standard Rate		0.25%	0.25%

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). *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.

Simply Save	\$ 10.00 - \$ 9,999.99	1.75%	1.74%
	\$ 10,000.00 and over	0.25%	0.25%
Standard Rate		0.25%	0.25%
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	0.40%	0.40%
	\$ 100,000.00 - \$ 749,999.99	0.65%	0.65%
	\$ 750,000.00 and over	0.65%	0.65%
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	0.40%	0.40%
	\$50,000.00 and over	0.65%	0.65%
Savings Account	\$10.00	0.20%	0.20%
Club Account	\$10.00	0.20%	0.20%
Advantage NOW	\$10.00 - \$ 24,999.99	0.20%	0.20%
	\$ 25,000.00 and over	0.65%	0.65%

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 30th 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.



1-978-772-3306

**NORTH MIDDLESEX
SAVINGS BANK**

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Certificates of Deposits	Minimum Balance Requirement	Annual Percentage Yield (APY)	Interest Rate
7- 31 Day Certificate	\$ 500.00	0.10%	0.10%
3 Month Certificate	\$ 500.00	0.25%	0.25%
6 Month Certificate	\$500.00	0.45%	0.45%
EZ CD w/ 1 EZ Product*		0.58%	0.58%
EZ CD w/ 2 EZ Products*		0.70%	0.70%
9 Month Certificate	\$ 500.00	0.45%	0.45%
10 Month Certificate	\$ 500.00	0.45%	0.45%
1 Year Certificate	\$ 500.00	0.65%	0.65%
EZ CD w/ 1 EZ Product*		0.78%	0.78%
EZ CD w/ 2 EZ Products*		0.90%	0.90%
13 Month Certificate	\$ 500.00	0.75%	0.75%
16 Month Certificate	\$ 500.00	0.80%	0.80%
18 Month Certificate	\$ 500.00	0.80%	0.80%
2 Year Certificate	\$ 500.00	1.00%	1.00%
3 year Certificate	\$ 500.00	1.35%	1.34%
4 Year Certificate	\$ 500.00	1.90%	1.88%
5 Year Certificate	\$ 500.00	2.15%	2.13%
Retirement Certificates	Minimum Balance Requirement	Annual Percentage Yield (APY)	Interest Rate
1 Year Certificate	\$ 500.00	0.65%	0.65%
13 Month Certificate	\$ 500.00	0.75%	0.75%
16 Month Certificate	\$ 500.00	0.80%	0.80%
18 Month Certificate	\$ 500.00	0.80%	0.80%
2 Year Certificate	\$ 500.00	1.00%	1.00%
3 year Certificate	\$ 500.00	1.35%	1.34%
4 Year Certificate	\$ 500.00	1.90%	1.88%
5 Year Certificate	\$ 500.00	2.15%	2.13%

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.