



# Flatirons Bank

Current Deposit Interest Rates as of April 15, 2010

## Personal Accounts

Type of Account	Minimum Balance to Open Account	Account Balance Required to Obtain Stated APY	Interest Rate	Annual Percentage Yield	Compounding Method
Personal NOW Checking Account	\$100	\$500 and Greater	0.25%	0.25%	Monthly
Personal Money Market Account	\$1,000	\$1,000 – 24,999	0.71%	0.71%	Monthly
		\$25,000 – 49,999	0.80%	0.80%	Monthly
		\$50,000 – 99,999	1.24%	1.25%	Monthly
		\$100,000 and Greater	1.49%	1.50%	Monthly
Personal Savings Account	\$100	\$100 and Greater	0.40%	0.40%	Quarterly
Personal High Balance Savings Account	\$1,000	\$1,000 and Greater	0.60%	0.60%	Quarterly
Summit (Senior) Account	\$100	\$0	0.40%	0.40%	Monthly

\*Interest rates are subject to change.

\*\*Fees may reduce earnings on the account.

## Business Accounts

Type of Account	Minimum Balance to Open Account	Account Balance Required to Obtain Stated APY	Interest Rate	Annual Percentage Yield	Compounding Method
Business NOW Checking Account	\$100	\$500 and Greater	0.25%	0.25%	Monthly
Business Money Market Account	\$1,000	\$1,000 – 24,999	0.71%	0.71%	Monthly
		\$25,000 – 49,999	0.80%	0.80%	Monthly
		\$50,000 – 99,999	1.24%	1.25%	Monthly
		\$100,000 and Greater	1.49%	1.50%	Monthly
Business Savings Account	\$500	\$500 and Greater	0.40%	0.40%	Quarterly

\*Interest rates are subject to change.

\*\*Fees may reduce earnings on the account.

## Certificates of Deposit

Term	Minimum Balance to Open Account	Account Balance Required to Obtain Stated APY	Interest Rate	Annual Percentage Yield	Compounding Method
1 Month CD	\$1,000	\$1,000 and Greater	.45%	.45%	Maturity
3 Month CD	\$1,000	\$1,000 and Greater	.95%	.95%	Maturity
6 Month CD	\$1,000	\$1,000 and Greater	1.25%	1.25%	Maturity
12 Month CD	\$1,000	\$1,000 and Greater	1.49%	1.50%	Quarterly
18 Month CD	\$1,000	\$1,000 and Greater	1.89%	1.90%	Quarterly
24 Month CD	\$1,000	\$1,000 and Greater	2.13%	2.15%	Quarterly

\*\*Fees may reduce earnings on the account.

\*\*\*Substantial Penalty for Early Withdrawal on Certificate Accounts.

## Individual Retirement Accounts

Term	Minimum Balance to Open Account	Account Balance Required to Obtain Stated APY	Interest Rate	Annual Percentage Yield	Compounding Method
12 Month CD	\$1,000	\$1,000 and Greater	1.49%	1.50%	Quarterly
24 Month CD	\$1,000	\$1,000 and Greater	2.13%	2.15%	Quarterly

\*\*Fees may reduce earnings on the account.

\*\*\*Substantial Penalty for Early Withdrawal on Certificate Accounts.

**Other Terms and Conditions may apply. Please contact one of our personal bankers for complete details.**