



**INTEREST RATES AND YIELDS  
EFFECTIVE NOVEMBER 22, 2011**



**Certificates of Deposit and Individual Retirement Accounts**

CD/IRA TERM	PREFERRED <sup>1</sup> INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)	STANDARD INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)
3 Months	0.40%	0.40%	0.20%	0.20%
6 Months	0.50%	0.50%	0.25%	0.25%
12 Months	0.60%	0.60%	0.30%	0.30%
15 Months	0.74%	0.74%	0.37%	0.37%
18 Months	0.74%	0.74%	0.37%	0.37%
24 Months	1.00%	1.01%	0.50%	0.50%
36 Months	1.10%	1.11%	0.55%	0.55%
48 Months	1.20%	1.21%	0.60%	0.60%
60 Months	1.50%	1.51%	0.75%	0.75%

<sup>1</sup> **Cherokee Bank checking account relationship required.**

*Monthly interest earned will be transferred to a Cherokee Bank checking account.*

*Rates are subject to change without notice. \$1,000 minimum to open*

*Deposits are insured up to \$250,000 by the FDIC*

*Penalty for early withdrawal*

*Interest compounded daily*

DEPOSIT TYPE	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)
<b>Checking Accounts</b>		
Interest Checking - Personal & Business	0.10%	0.10%
Millennium Checking		
Balances less than \$50,000	0.20%	0.20%
Balances \$50,000 or more	0.50%	0.50%
<b>Savings Accounts</b>		
Regular Savings - Personal & Business	0.15%	0.15%
Health Savings Account	0.50%	0.50%
<b>Money Market Accounts</b>		
Regular Money Market		
Balances less than \$100,000	0.25%	0.25%
Balances \$100,000 or more	0.50%	0.50%
MMAX Money Market	0.30%	0.30%
<b>Rewards Accounts</b>		
<i>Relationship Required</i>		
Rewards Money Market		
Balances less than \$100,000	0.50%	0.50%
Balances \$100,000 or more	0.50%	0.50%

*Rates are subject to change without notice.*

*\$50 minimum to open*

*Deposits insured up to \$250,000 by the FDIC.*

*Fees may reduce the earnings on the account.*

*Interest compounded monthly*