



# MASCOMA SAVINGS BANK

Incorporated in and mutually owned since 1899

Effective as of:

## DEPOSIT RATES

May 9, 2012

ACCOUNT	Annual Percentage Yield	MINIMUM BALANCE TO OBTAIN APY	MINIMUM BALANCE TO OPEN	INTEREST RATE
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\*\*\* ALL INTEREST IS PAID ON LEDGER BALANCES \*\*\*

CHECKING & SAVINGS					
REWARDS CHECKING		1.01%	\$0.01-\$49,999.99 *+	\$50.00	1.00%
		0.35%	\$50,000.00 and above *+	\$50.00	0.35%
		0.05%	\$0.01 and above	\$50.00	0.05%
RELATIONSHIP GOLD CHECKING	-2ND TIER	0.05%	\$2,000.00	\$50.00	0.05%
RELATIONSHIP GOLD CHECKING	-1ST TIER	0.01%	\$1,000.00	\$50.00	0.01%
HEALTH SAVINGS ACCOUNT CHECKING		1.00%	\$100.00	\$50.00	1.00%
STATEMENT SAVINGS		0.05%	\$100.00	\$10.00	0.05%
MINOR SAVINGS		0.10%	\$10.00	\$10.00	0.10%
MONEY MANAGEMENT SAVINGS	-5TH TIER	0.10%	\$100,000.00	\$1,000.00	0.10%
	-4TH TIER	0.10%	\$50,000.00	\$1,000.00	0.10%
	-3RD TIER	0.10%	\$25,000.00	\$1,000.00	0.10%
	-2ND TIER	0.05%	\$10,000.00	\$1,000.00	0.05%
	-1ST TIER	0.05%	\$1,000.00	\$1,000.00	0.05%
FIRST CLASS SAVINGS	-5TH TIER	0.35%	\$250,000.00	\$10,000.00	0.35%
	-4TH TIER	0.30%	\$100,000.00	\$10,000.00	0.30%
	-3RD TIER	0.20%	\$50,000.00	\$10,000.00	0.20%
	-2ND TIER	0.15%	\$25,000.00	\$10,000.00	0.15%
	-1ST TIER	0.15%	\$10,000.00	\$10,000.00	0.15%

\*+- Qualifications required

CERTIFICATES OF DEPOSIT **					
Type	Available Terms	FIXED			FIXED
7 DAY CD	7 - 30 Days	0.20%	\$5,000.00	\$5,000.00	0.20%
3 MONTHS	90 - 181 Days	0.20%	\$2,500.00	\$2,500.00	0.20%
6 MONTHS	182-272 Days	0.35%	\$1,000.00	\$1,000.00	0.35%
9 MONTHS	273-364 Days	0.35%	\$500.00	\$500.00	0.35%
1 YEAR	365-547 Days	0.40%	\$500.00	\$500.00	0.40%
1 YEAR PPC/RBP/RGC	365-547 Days	0.50%	\$500.00	\$500.00	0.50%
1 1/2 YEARS	548-729 Days	0.60%	\$500.00	\$500.00	0.60%
2 YEARS	730-1094 Days	0.90%	\$500.00	\$500.00	0.90%
3 YEARS	1095 - 1459 Days	1.15%	\$500.00	\$500.00	1.14%
4 YEARS	1460 - 1824 Days	1.25%	\$500.00	\$500.00	1.24%
5 YEARS	1825 or > Days	1.75%	\$500.00	\$500.00	1.73%

RETIREMENT ACCOUNTS **					
Type	Available Terms	FIXED			FIXED
7 DAYS IRA	7 - 30 Days	0.20%	\$5,000.00	\$5,000.00	0.20%
1 1/2 YR-VARIABLE RATE IRA	547 Days	0.65%	\$25.00	\$25.00	0.65%
1 YEAR IRA	365-547 Days	0.40%	\$500.00	\$500.00	0.40%
1 1/2 YEARS IRA	548-729 Days	0.60%	\$500.00	\$500.00	0.60%
2 YEARS IRA	730-1094 Days	0.90%	\$500.00	\$500.00	0.90%
3 YEARS IRA	1095-1459 Days	1.15%	\$500.00	\$500.00	1.14%
4 YEARS IRA	1460 - 1824 Days	1.25%	\$500.00	\$500.00	1.24%
5 YEARS IRA	1825 or > Days	1.75%	\$500.00	\$500.00	1.73%

Specials					
		FIXED			FIXED
11 Month CD/ IRA SPECIAL	336 Days	0.45%	\$1,000.00	\$1,000.00	0.45%
11 Month CD/ IRA SPECIAL- RBP-PPC-RGC	336 Days	0.55%	\$1,000.00	\$1,000.00	0.55%

\*\* Penalty for early withdrawal may be imposed.

BUSINESS CHECKING EARNINGS CREDIT	1.50%
BUSINESS NOW EARNINGS CREDIT	1.40%
BUSINESS SWEEP ( REFER TO BUS. DEVELOPMENT)	TIERED
LOAN ESCROW ACCOUNT RATE	0.05%

- The Annual Percentage Yield shown is accurate for the first date of the period shown. Please call any office to obtain the current APY.
- Fees could reduce earnings on an account.
- The rates on all accounts except fixed rate certificates are variable and may change after the account is opened.

RATES AND PROGRAMS ARE SUBJECT TO CHANGE WITHOUT NOTICE

Member  
FDIC

Bethel Canaan Chelsea Enfield Hanover Hartland Lebanon Lyme New London  
Norwich South Strafford West Lebanon White River Junction Windsor Woodstock

Call QUICKVoice, 24 HR Banking Service at 443-5500 OR 800-707-3553 for Account Information  
or go to <http://www.mascomabank.com> for Account and Rate Information