



CD RATES

Interest Rates and Annual Percentage Yields are current as of 03/09/2010

\$2000 Minimum balance to obtain APY

FIXED:

7-31 DAYS

32-90 DAYS

91-181 DAYS

182-364 DAYS

1 YEAR (12 MO-23MO) CD

2 YEARS (24MO-35MO) CD

3 YEARS (36MO-47MO) CD

4 YEARS

\$100,000 & Over

APY	RATE
0.30%	0.30%
0.55%	0.55%
0.75%	0.75%
1.00%	1.00%
1.26%	1.25%
1.36%	1.35%
1.61%	1.60%
2.02%	2.00%

\$25,000-\$99,999

APY	RATE
0.30%	0.30%
0.40%	0.40%
0.60%	0.60%
0.85%	0.85%
1.11%	1.10%
1.21%	1.20%
1.46%	1.45%
1.87%	1.85%

\$2000-\$24,999

APY	RATE
0.20%	0.20%
0.30%	0.30%
0.35%	0.35%
0.60%	0.60%
0.85%	0.85%
0.95%	0.95%
1.21%	1.20%
1.61%	1.60%

IRA RATES

\$2000 Minimum balance to obtain APY

12 MONTH FIXED IRA

18 MONTH FIXED IRA

30 MONTH FIXED IRA

APY/Rates for all IRA Balances

APY	RATE
1.26%	1.25%
1.36%	1.35%
1.61%	1.60%

APY=Annual Percentage Yield

A penalty will be imposed for early withdrawal.

INTEREST BEARING ACCOUNT RATES

VARIABLE:

CITIZENS MONEY MARKET(Personal & Business)

\$.01 Minimum balance to obtain APY

Interest is earned at tier level on account balance

PLATINUM PLUS SELECT (Personal ONLY)

\$.01 Minimum balance to obtain APY

Interest is earned separately at each tier (Doesnot pay interest at highest tier only)

PLATINUM PLUS PERSONAL NOW ACCOUNT

\$10,000 Minimum balance to obtain APY

Interest is earned at tier level on account balance

NOW ACCOUNT CHECKING

\$1,000 Minimum balance to obtain APY

(includes "Club" Accounts)

CITIZENS SAVINGS

\$100 Minimum balance to obtain APY

	APY	RATE	APY	RATE	APY	RATE	APY	RATE	APY	RATE	
CITIZENS MONEY MARKET(Personal & Business)	\$.01 - \$9,999		\$10,000-\$49,999		\$50,000-\$99,999		\$100,000-\$249,999		\$250,000 & ABOVE		
	0.05%	0.05%	0.25%	0.25%	0.45%	0.45%	0.65%	0.65%	1.00%	1.00%	
PLATINUM PLUS SELECT (Personal ONLY)	\$.01 - \$9,999		\$10,000-\$49,999		\$50,000-\$99,999		\$100,000-\$249,999		\$250,000 & ABOVE		
	0.05%	0.05%	0.20%	0.20%	0.40%	0.40%	0.60%	0.60%	0.90%	0.90%	
PLATINUM PLUS PERSONAL NOW ACCOUNT	\$10,000-\$24,999		\$25,000-\$49,999		\$50,000-\$99,999		\$100,000 & Above				
	0.05%	0.05%	0.10%	0.10%	0.18%	0.18%	0.28%	0.28%			
NOW ACCOUNT CHECKING	0.05%	0.05%									
CITIZENS SAVINGS	0.05%	0.05%									

MEMBER FDIC

This marketing piece is not designed as a substitute for full account disclosures as defined by the Truth in Savings Act. Complete deposit account disclosures containing fee information are available upon request.

Fees could reduce earnings on interest-bearing accounts. Variable rates are subject to change weekly. Fees are subject to change, with prior notice, at Citizens Security Bank's discretion.