



All Rates Accurate as of February 8, 2010

Certificates of Deposit	Relationship*		Non-Relationship	
	Rate	APY	Rate	APY
90 Days	0.25%	0.25%	0.25%	0.25%
6 Months	0.40%	0.40%	0.25%	0.25%
7 Months	0.40%	0.40%	0.25%	0.25%
9 Months	0.60%	0.60%	0.35%	0.35%
10 Months	0.60%	0.60%	0.35%	0.35%
11 Months	0.60%	0.60%	0.35%	0.35%
12 Months	1.00%	1.00%	0.75%	0.75%
15 Months	1.24%	1.25%	1.00%	1.00%
18 Months	1.49%	1.50%	1.24%	1.25%
23 Months	1.49%	1.50%	1.24%	1.25%
24 Months	1.74%	1.75%	1.49%	1.50%
30 Months	1.89%	1.90%	1.64%	1.65%
33 Months	2.08%	2.10%	1.84%	1.85%
36 Months	2.38%	2.40%	2.13%	2.15%
36 Months - Top Rate	2.28%	2.30%	2.03%	2.05%
48 Months	2.53%	2.55%	2.28%	2.30%
60 Months	2.82%	2.85%	2.58%	2.61%
Investment Saver - 9 Months**	0.60%	0.60%		
Investment Saver - 18 Months**	1.49%	1.50%		
Investment Saver - 23 Months**	1.99%	2.01%		

Minimum CD Balance \$1000

- **Investment Saver Minimum CD Balance \$500

Investment Saver CD requires a monthly automatic deposit from an Old Fort Bank account

Jumbo Rate (\$100,000 & Over)

Inquire for Rate and APY

Certificate of Deposit Disclosures

CD rates are subject to change. The annual percentage yield assumes that the interest remains on deposit until maturity. A withdrawal of interest will reduce earnings. Interest compounded and paid quarterly. See new account representative for additional options.

Early withdrawal penalties (a penalty may be imposed for withdrawal before maturity)

- If your account has an original term of 90 days or less:

The fee we may impose will equal one months interest on the amount withdrawn subject to penalty.

- If your account has an original term of 91 days to 12 months:

The fee we may impose will equal three months interest on the amount withdrawn subject to penalty.

- If your account has an original maturity of over 12 months to 24 months:

The fee we may impose will equal six months interest on the amount withdrawn subject to penalty.

- If your account has an original maturity of over 24 months or greater:

The fee we may impose will equal 12 months interest on the amount withdrawn subject to penalty.

In certain circumstances such as the death or incompetence of an owner of the account, the law permits, or in some cases requires, the waiver of the early withdrawal penalty. See your plan disclosure if the account is part of an IRA or other tax qualified plan.

***Relationship clients must have a checking, savings or loan account with the bank.**

Individual Retirement Account CD's are offered at the above rates with a minimum term of 15 months; Minimum deposit of \$500.00; Interest paid quarterly. The TOP RATE CD is not available for IRA accounts.

	Balance	Rate	APY
Passbook Savings	\$ 0.00 - \$19.99	0.00%	0.00%
	\$ 20.00 & Over	0.05%	0.05%
Passbook IRA - Variable Rate	\$ 250.00 & Over	0.05%	0.05%
Business Sweep	\$ 0.00 & Over	0.25%	0.25%
Journey Checking	\$ 0.01 & Over	0.05%	0.05%
Super Now Checking	\$ 0.00 - \$499.99	0.00%	0.00%
	\$ 500.00 & Over	0.05%	0.05%
Health Savings Account	\$ 0.00 - \$1,999.99	0.10%	0.10%
	\$ 2,000.00 - \$9,999.99	0.25%	0.25%
	\$ 10,000.00 & Over	0.75%	0.75%

	Balance	Rate	APY
***Preferred Money Market	\$ 0.00 - \$ 9,999.99	0.10%	0.10%
	\$10,000.00 & Over	1.49%	1.50%

***Higher interest paid when the requirements are met: OFB checking with 10 or more transactions monthly; otherwise, Marquee Money Market rate applies.

Marquee Money Market	\$ 0.00 - \$ 9,999.99	0.10%	0.10%
	\$ 10,000.00 - \$ 49,999.99	0.10%	0.10%
	\$ 50,000.00 - \$ 99,999.99	0.25%	0.25%
	\$100,000.00 - \$249,999.99	0.25%	0.25%
	\$250,000.00 & Over	0.25%	0.25%
The Fort Money Market	\$ 0.00 - \$ 9,999.99	0.10%	0.10%
	\$ 10,000.00 - \$ 49,999.99	0.10%	0.10%
	\$ 50,000.00 - \$ 99,999.99	0.50%	0.50%
	\$100,000.00 - \$249,999.99	1.00%	1.00%
	\$250,000.00 & Over	1.00%	1.00%

The Annual Percentage Yield (APY) assumes that the interest remains on deposit until maturity, compounding quarterly. A withdrawal of interest will reduce earnings.

RATES ARE SUBJECT TO CHANGE

Personal Accounts Disclosure - Savings Account Interest Information:

Rates and the resulting annual percentage yields may change any time at our discretion. Minimum opening balance of \$20.00. Interest is calculated using the daily balance method which applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day a non cash item, that is a check, is deposited to the account. If you close the account before interest is credited, you will not receive the accrued interest. Fees may reduce the earnings on an interest bearing account. Transfers to another account or third parties by preauthorized, automatic, or telephone transfer are limited to six per month with no transfers by check, draft, debit card, or similar order to the third parties.

Disclosures For Checking Account Interest Information:

Rates and the resulting annual percentage yields may change any time at our discretion. Minimum opening balance of \$50.00. Interest is calculated using the daily balance method which applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day a non cash item, that is a check, is deposited to the account. Interest is compounded and credited every month. If you close the account before interest is credited, you will not receive the accrued interest. Fees may reduce the earnings on an interest bearing account.

Preferred Money Market Account Disclosure

Requires an Old Fort Bank checking account. Minimum opening balance of \$5000.00. Rates and the resulting percentage yields may change any time at our discretion. Variable tiered rate. A \$10.00 fee will be assessed if balance falls below \$5000.00 any day of the month. Must maintain minimum daily balance of \$0.01 to obtain disclosed APY. Checks, drafts, transfers to another account or to third parties by pre-authorized, automatic or telephone transfers are limited to 6 per month. Interest is calculated using the daily balance method which applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day a non cash item, that is a check, is deposited to the account. Fees may reduce earnings on an interest bearing account. ***If ten checking account transactions are not met during the month, your Preferred Money Market account will revert to the current Marquee Money Market rate. If you close the account before interest is credited, you will not receive the accrued interest.

The Fort Money Market Account Disclosure

Minimum opening balance of \$5,000.00. Rates and the resulting annual percentage yield may change at our discretion. Variable tiered rate. Interest is calculated using the daily balance method which applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day a non cash item, that is a check, is deposited to the account. Interest compounded and credited monthly. A \$10.00 fee will be assessed if balance falls below \$5,000.00 any day of the month. Rates and resulting percentage yields may change any time at our discretion. Must maintain minimum daily balance of \$0.01 to obtain disclosed APY. Checks, drafts, transfers to another account or to third parties by pre-authorized, automatic or telephone transfers are limited to 6 per month. Interest is calculated using the daily balance method which applies a daily periodic rate to the principal in the account each day. If you close the account before interest is credited, you will not receive the accrued interest. Fees may reduce earnings.

Marquee Money Market Account Disclosure

Minimum opening balance of \$1,000.00. Rates and the resulting annual percentage yield may change at our discretion. Variable tiered rate. Interest is calculated using the daily balance method which applies a daily periodic rate to the principal in the account each day. Interest begins to accrue on the business day a non cash item, that is a check, is deposited to the account. Interest compounded and credited monthly. A \$10.00 fee will be assessed if balance falls below \$1,000.00 any day of the month. Rates and resulting percentage yields may change any time at our discretion. Must maintain minimum daily balance of \$0.01 to obtain disclosed APY. Checks, drafts, transfers to another account or to third parties by pre-authorized, automatic or telephone transfers are limited to 6 per month. Interest is calculated using the daily balance method which applies a daily periodic rate to the principal in the account each day. If you close the account before interest is credited, you will not receive the accrued interest. Fees may reduce earnings.

Health Savings Account Disclosure

Rate information: The interest rates and the annual percentage yields may change at any time. Compounding Frequency: Interest will be compounded monthly. Credit Frequency: Interest will be credited into the account monthly. Daily Balance Computation Method - Interest is calculated by using the daily balance method which applies a daily periodic rate to the principal in the account each day. Accrual of Interest on Noncash Deposits - Interest will begin to accrue on the business day you deposit noncash items (for example, checks) to the account. Minimum Balance to Open: The minimum balance required to open this account is \$50.00. Minimum Balance to Obtain the Disclosed Annual Percentage Yield: You must maintain a minimum daily balance of \$1.00 in your account each day to obtain the disclosed annual percentage yield. Deposit Limitations: You may make an unlimited number of deposits into the account. Fees and Charges: The following fees and charges apply to the account: *Annual fee*- \$25.00 per year. Fees may reduce the earnings of an interest bearing account. Additional Terms: *Free HAS Debit card transactions. * Free electronic transfers (in and out).

Business Extra Eligibility

Sole Proprietorship, certain non-profit organizations and government units. For full details contact a new account representative at any of our Old Fort Bank Financial Centers.

- Bettsville (419) 986-5101
- Clyde (419) 547-8995
- Findlay (419) 424-0458
- Fostoria (419) 436-1425
- Old Fort (419) 992-4227
- Fremont (419) 334-2989
- Fremont North (419) 355-9078
- Tiffin Downtown (419) 447-4790
- Tiffin Westgate (419) 447-1600

Toll Free - 1-866-347-3440