

BRANNEN BANK



The Interest Rates & Annual Percentage Yield ** Effective: January 31, 2012 Through February 06, 2012



Main Office - 320 Hwy 41 South, Inverness, FL 34450, (352) 726-1221
 Beverly Hills - 3930 N Lecanto Hwy., Beverly Hills, FL 34465, (352) 746-5335
 West Inverness - 2400 Hwy 44 West, Inverness, FL 34453, (352) 726-7991
 Crystal River - 865 NE Hwy 19, Crystal River, FL 34429, (352) 795-3451
 Dunnellon - 11472 N Williams Street, Dunnellon, FL 34432, (352) 489-2466
 Brooksville - 1187 S Broad St., Brooksville, FL 34601, (352) 799-2265

Downtown Inverness - 200 W Main Street, Inverness, FL 34450, (352) 726-8435
 Floral City - 7478 S Florida Ave., Floral City, FL 34436, (352) 726-5998
 Hernando - 2519 N Florida Ave., Hernando, FL 34442, (352) 637-2000
 E. Crystal River - 6901 W Gulf to Lake Hwy, Crystal River, FL 34429, (352) 795-0804
 Homosassa Springs - 4325 S Suncoast Blvd., Homosassa, FL 34446, (352) 628-3812
 West Hwy 50 - 14300 Cortez Blvd., Brooksville, FL 34613, (352) 597-2280

Account/Term	Interest Rate	Annual Percentage Yield	Interest Compounded	Interest Credited
Money Market*	0.15%	0.15%	Monthly	Monthly
Advantage Checking*	0.05%	0.05%	Monthly	Monthly
Brannen Banker Plus*	0.05%	0.05%	Monthly	Monthly
Now Account*	0.05%	0.05%	Monthly	Monthly
Business Now*	0.10%	0.10%	Monthly	Monthly
Regular Savings*	0.10%	0.10%	Daily	Quarterly

*Required disclosures are in the attached Deposit Account Information Brochure.

Account/Term	Interest Rate	Annual Percentage Yield	Interest Compounded	Interest Credited
1 Month CD (\$10,000 min)	0.100%	0.10%	Monthly	***
1 Month CD (\$50,000 min)	0.150%	0.15%	Monthly	***
1 Month CD (\$100,000 min)	0.000%	0.00%	Monthly	***
90 Day CD	0.200%	0.20%	Monthly	***
5 Month CD	0.300%	0.30%	Monthly	***
6 Month CD	0.400%	0.40%	Monthly	***
9 Month CD	0.400%	0.40%	Monthly	***
1 Year CD	0.500%	0.50%	Monthly	***
15 Month CD	0.500%	0.50%	Monthly	***
18 Month CD	0.550%	0.55%	Monthly	***
22 Month CD	0.550%	0.55%	Monthly	***
2 Year CD	0.600%	0.60%	Monthly	***
3 Year CD	0.700%	0.70%	Monthly	***
4 Year CD	1.000%	1.00%	Monthly	***

**Current Rates Subject to Change Without Notice

*** Interest will be credited to your account or paid to you monthly, quarterly, semiannually, annually, or at maturity as agreed upon.

Certificate of Deposit Disclosure

RATE INFORMATION :

- The annual percentage yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.
- Interest begins to accrue on the business day you deposit any noncash item (for example, checks).

MINIMUM BALANCE REQUIREMENTS :

- All Certificates of Deposit require a \$500.00 minimum deposit unless otherwise listed. You must maintain a minimum balance of \$500.00 in your account everyday to obtain the annual percentage yield as disclosed unless otherwise listed.

BALANCE COMPUTATION METHOD :

- We use the daily balance method to calculate the interest on your account. This method applies a daily periodic rate to the principal in the account each day.

TRANSACTIONS LIMITATIONS :

- After the account is opened, you may not make deposits into or withdrawals from the account until the maturity date.

EARLY WITHDRAWAL PENALTIES ARE AS FOLLOWS :

- Seven days interest on the amount withdrawn if the withdrawal is made within the first six days after the deposit on Certificates of Deposit of seven days or less.
- The greater of one month interest on Certificates of Deposit of 6 months or less term or \$25.00 Early Withdrawal Fee.
- The greater of three months interest on Certificates of Deposit over 6 months, but less than 2-1/2 years or \$25.00 Early Withdrawal Fee.
- The greater of six months interest on Certificates of Deposits 2-1/2 years or longer or \$25.00 Early Withdrawal Fee.

RENEWAL POLICY :

- Automatically renewable Certificates of Deposit will renew at maturity. You will have ten (10) calendar days after the maturity date to withdraw the funds without penalty.
- Non-Automatically renewable Certificates of Deposit will not renew at maturity. If you do not renew your Certificate of Deposit, it will not earn interest after maturity.

revised 1/26/2012