



# WEST POINT BANK



600 W. Lincoln Trail  
Radcliff, KY 40160  
270-351-1414

502 W. Dixie Ave.  
Elizabethtown, KY 42701  
270-763-8282

114 N. Walnut St.  
Upton, KY 42784  
270-369-7330

436 Main St.  
Glendale, KY 42740  
270-369-8618

601 Main Street  
West Point, KY 40177  
502-922-4755

## RATE SHEET

### DDA ACCOUNTS EFFECTIVE DATE 05/01/2012

<u>ACCOUNT TYPE</u>	<u>MIN. DEPOSIT TO OPEN ACCT.</u>	<u>MIN. BALANCE* TO OBTAIN APY</u>	<u>RATE</u>	<u>ANNUAL PERCENTAGE YIELD</u>
<b>CHECKING ACCOUNTS</b>				
NOW	\$ 1,000.00	\$ 500.00	0.25%	0.25%
SUPER NOW	\$ 2,500.00	\$ 500.00	0.25%	0.25%
MONEY MANAGEMENT	\$ 1,000.00	\$ 500.00	0.74%	0.74%
<b>SAVINGS DEPOSIT ACCOUNTS</b>				
	\$ 50.00	\$ N/A	.25%	.25%

Rates are accurate as of date shown. Rates are subject to change. Fees could reduce earnings.

\*Average daily balance.

### EFFECTIVE DATE 05/01/2012

#### **CERTIFICATES OF DEPOSIT**

READY ACCESS	\$1,000	\$1,000	0.40%	0.40%
182 DAYS**	\$1,000	\$1,000	0.50%	0.50%
12 MONTH	\$ 100	\$ 100	0.75%	0.75%
18 MONTH	\$ 100	\$ 100	0.85%	0.85%
24 MONTH	\$ 100	\$ 100	1.05%	1.05%
30 MONTH	\$ 100	\$ 100	1.15%	1.15%
48 MONTH	\$ 100	\$ 100	1.65%	1.66%
<b>INDIVIDUAL RETIREMENT ACCOUNTS</b>	NONE		1.13%	1.13%

Rates are accurate as of date shown. Penalty may be applied for early withdrawal.

\*\* Interest payable at maturity.

\*\*\* Please note for all SPECIAL CD RATES: If the term of your CD is no longer available at maturity and the CD is renewed, the term will remain the same, however; the renewed CD will earn a rate of interest equal to the 12 month non-special CD rate. For example, a SPECIAL 5 month CD that is no longer available at maturity and is renewed the term will remain at 5 months but earn a 12 month non-special CD rate of interest.

