

## Certificate of Deposit Rates

# **FIRST AMERICAN BANK**

Effective October 20, 2006



	3 month term	6 month term	12 month term	18, 24, 30, 36, 48, 60 month terms
<b>What is my APY (Annual Percentage Yield)?</b>	<b>4.50%</b>	<b>5.05%</b>	<b>5.25%</b>	<b>5.35%</b>
<b>What happens when my CD matures?</b>	Your CD will automatically renew at the current rate.	Your CD will automatically renew at the current rate.	Your CD will automatically renew at the current rate.	Your CD will automatically renew at the current rate.
<b>What is the minimum amount to open this CD? Can I add to it later?</b>	\$1,000. No additional funds can be added.	\$1,000 No additional funds can be added.	\$1,000 No additional funds can be added.	\$1,000 No additional funds can be added.
<b>How often will my interest be compounded?</b>	At maturity	At maturity	Annually and at maturity	Annually and at maturity
<b>Are there penalties for early withdrawal?</b>	There may be a penalty for early withdrawal of your money.	There may be a penalty for early withdrawal of your money.	There may be a penalty for early withdrawal of your money.	There may be a penalty for early withdrawal of your money.

Visit our **CD Café** at [www.firstamericanbankia.com](http://www.firstamericanbankia.com) to see current information on CD rates from First American Bank!