

FALL SAVINGS

SPECTACULAR

~ GREAT RATES ON MONEY MARKETS ~

MONEY MARKET

1.27%
APY*
UP TO \$24,999

1.72%
APY*
\$25,000 TO \$99,999

1.92%
APY*
\$100,000 TO \$499,999

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* Annual percentage yield. Requires at least \$1,000 in new money not currently on deposit with First Independent. Rates represent a 1.01% increase over standard rates as of 10/5/09. Each tier shown reflects the current minimum balance required to obtain the APY. Must maintain a minimum average daily balance of \$1,000 to avoid a monthly service charge of \$7.50. After the 180-day bump rate period, the rate reverts to the published standard MMDA rates in effect at that time. Fees may reduce earnings. Offer ends 12/31/09. Rates subject to change without notice.