

CDARS® Rates

Brought to you by



Effective May 05, 2006 to May 10, 2006 11:00 am

Retail CDARS rates for \$50,000 to \$99,999.99

<u>4 Week</u>	<u>13 Week</u>	<u>26 Week</u>	<u>52 Week</u>	<u>2 Year</u>	<u>3 Year</u>
Interest Rate: 2.75% APY: 2.78%	Interest Rate: 3.00% APY: 3.04%	Interest Rate: 3.25% APY: 3.30%	Interest Rate: 3.35% APY: 3.40%	Interest Rate: 3.50% APY: 3.56%	Interest Rate: 3.60% APY: 3.66%

Jumbo CDARS rates for \$100,000 or more

<u>4 Week</u>	<u>13 Week</u>	<u>26 Week</u>	<u>52 Week</u>	<u>2 Year</u>	<u>3 Year</u>
Interest Rate: 2.85% APY: 2.89%	Interest Rate: 3.10% APY: 3.14%	Interest Rate: 3.35% APY: 3.40%	Interest Rate: 3.40% APY: 3.45%	Interest Rate: 3.55% APY: 3.61%	Interest Rate: 3.65% APY: 3.71%

- CDARS orders must be placed by 11:00 am on Wednesday for Thursday settlement
- Maximum order per customer is \$20,000,000 / per week is \$4,000,000
Minimum CDARS order to open and to obtain annual percentage yield (APY) is \$50,000
- All CDARS deposits are fully FDIC insured
- Customer receives a confirmation from Bow Mills Bank and Trust via US mail sent on Fridays
- There may be substantial penalties for early withdrawal. Ask your Personal Banker for details
- These offered rates are subject to change at any time
- APY is used as an abbreviation for "annual percentage yield." CDARS compounds interest daily.

Real People. Real Banking.sm

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