

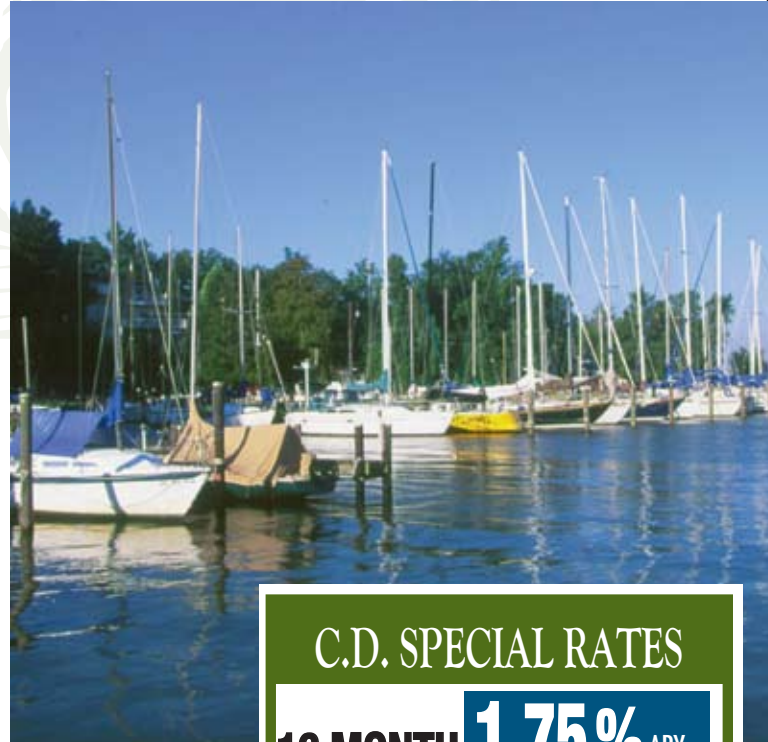
Buying a CD isn't just about getting
the most out of your money.
It's about getting the most out of life.

AROUND HERE, IT'S
OUR JOB TO HELP PEOPLE
PLAN FOR THE FUTURE.
But it's our pleasure to see people living for today.

That's why we're constantly checking our rates to
ensure they are highly competitive.

Which means you don't have to.

Because, when you live in Baldwin County, you've
got better things to do with your time.



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16 MONTH 1.75% APY
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Available for a limited time only. Rates are subject to change without further notice. Annual Percentage Yield (APY) accurate as of June 3, 2009. Penalty for early withdrawal. Minimum opening deposit and minimum balance required to obtain APY is \$500.

* Qualify for this top rate by having a new or existing Personal or Business Checking account. Also available on CDs in the amount of \$100,000 or more. Minimum balance required to obtain APY is \$500 provided you have a Personal or Business Checking account. Otherwise, the minimum balance required to obtain APY is \$100,000.