

Main Bank
203 South 6th Street
Seward, NE 68434
402-643-3602
888-562-3602



Seward Branch
341 North 6th
Street
Seward, NE 68434
402-643-3602

Milford Branch
807 5th Street
Milford, NE 68405
402-761-3602

RATES EFFECTIVE: November 18, 2008 thru November 24, 2008

CERTIFICATES OF DEPOSIT		
Term (\$100 min. bal.)	Interest Rate	Annual Percentage Yield
12 Month	1.15%	1.15%
Term (\$500 min. bal.)	Interest Rate	Annual Percentage Yield
91 Day	1.30%	1.31%
182 Day	1.40%	1.41%
9 Month	1.50%	1.51%
12 Month	1.60%	1.61%
15 Month	1.85%	1.86%
18 Month	2.15%	2.17%
21 Month	2.50%	2.52%
24 Month	3.70%	3.75%
30 Month	3.00%	3.03%
36 Month	3.15%	3.19%
42 Month	3.25%	3.29%
48 Month	4.18%	4.25%
60 Month	4.38%	4.45%
INDIVIDUAL RETIREMENT ACCOUNTS (IRA)		
IRA Variable Rate	1.00%	1.00%
Rates may change after the account is opened. Fees may reduce earnings.		
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48 Month	4.18%	4.25%
60 Month	4.38%	4.45%

Early Withdrawal Penalties: (based upon original maturity term of Time CD)

12 months or less.....3 months interest
 >12 months through (and including) 24 months.....6 months interest
 >24 months through (and including) 36 months.....9 months interest
 >36 months..... 12 months interest

No brokered Time CD's or other deposits accepted.

Member FDIC

www.jonesbank.com



