



Deposit Account Rate Sheet  
Effective March 5, 2009

Account Type	Minimum Deposit to Open	Minimum Balance to Earn Annual Percentage Yield <sup>1</sup>	Interest Rate <sup>1</sup>	Annual Percentage Yield <sup>1</sup>
<b>Checking</b>				
Interest Checking <sup>1,2</sup>	\$100	\$10,001 & Above	.75%	.75%
		\$2,501-\$10,000	.50%	.50%
		Up to \$2,500	.25%	.25%
<b>Money Market</b>				
Money Market Account <sup>1,4</sup>	\$100	\$100,001 & Above	1.25%	1.26%
		\$25,001-\$100,000	1.00%	1.01%
		\$2,501-\$25,000	.75%	.75%
		Up to \$2,500	.50%	.50%
<b>Statement Savings</b>				
Regular Savings <sup>1</sup>	\$50	\$.01	.50%	.50%
Premium IRA Savings (IRA Funds Only)	\$50	Up to \$5,000	.50%	.50%
		\$5,000 & Above	2.50%	2.53%
<b>Certificates of Deposit and Individual Retirement Accounts<sup>3</sup></b>				
3 Months	\$500	\$500	1.25%	1.26%
6 Months	\$500	\$500	1.80%	1.81%
9 Months	\$500	\$500	2.00%	2.02%
12 Months	\$500	\$500	2.25%	2.27%
12 Months No Penalty <sup>5</sup>	\$500	\$500	2.00%	2.02%
18 Months	\$500	\$500	2.40%	2.42%
2 Years	\$500	\$500	2.50%	2.53%
3 Years	\$500	\$500	3.05%	3.09%
4 Years	\$500	\$500	3.25%	3.30%
5 Years	\$500	\$500	3.50%	3.56%

<sup>1</sup> The interest rate and annual percentage yield may change after account opening. Annual Percentage Yield = APY

<sup>2</sup> For personal accounts, associations, non-profits and sole proprietors only

<sup>3</sup> A penalty may be imposed for early withdrawal

<sup>4</sup> May also be used as an Individual Retirement Account

<sup>5</sup> The 12 month No Penalty CD requires that funds must be on deposit for at least seven days, after which one penalty-free withdrawal of funds is allowable without interest or principal penalties.

**Information shown is based on current rates and is subject to change without notice. Fees could reduce earnings on interest bearing accounts.**

5860 Columbia Pike, Suite 104, Falls Church, VA 22041 \* (703) 845-2700 \* [www.johnmarshallbank.com](http://www.johnmarshallbank.com)

