



FIRST NATIONAL BANK
McHenry • Island Lake • Richmond

First National Bank

CURRENT INTEREST RATES ON DEPOSIT ACCOUNTS

Effective: Wednesday, Sept. 1, 2010 thru Tuesday, Sept. 14, 2010

Member FDIC

Account Type	Annual Percentage Yield (APY)	Interest Rate
Statement Savings Accounts (less than \$2,500)	0.25%	0.25%
Statement Savings Accounts (> than or = to \$2,500)	0.35%	0.35%
Passbook Savings Accounts (all balances) (Minimum balance required to open all savings accounts is \$25.00)	0.25%	0.25%
SuperNOW (Interest on Checking bal. thru \$24,999.99)	0.20%	0.20%
SuperNOW (Interest on Checking bal. \$25,000 thru \$49,999.99)	0.40%	0.40%
SuperNOW (Interest on Checking bal. \$50,000 and greater) (Minimum balance required to open all SuperNOW accounts is \$1,000.00)	0.60%	0.60%
Advantage Account (\$500 minimum balance for payment of interest)	0.10%	0.10%
Advantage Plus Account (Interest on all balances)	0.25%	0.25%
Advantage Plus 55 Account (Interest on all balances) (Minimum balance required to open all checking accounts is \$100.00)	0.25%	0.25%
Money Market Deposit Accounts (balances thru \$2,499.99)	0.25%	0.25%
Money Market Deposit Accounts (\$2,500 thru \$9,999.99)	0.40%	0.40%
Money Market Deposit Accounts (\$10,000 thru \$24,999.99)	0.50%	0.50%
Money Market Deposit Accounts (\$25,000 thru \$49,999.99)	0.60%	0.60%
Money Market Deposit Accounts (\$50,000 thru \$99,999.99)	0.80%	0.80%
Money Market Deposit Accounts (\$100,000 and greater) (Minimum balance required to open all money market accounts is \$2,500.00)	1.01%	1.00%

For all rates listed above, accounts fees may reduce earnings. The Annual Percentage Yield and rate may change after the account is opened. All rates are subject to change at any time and without prior notice.

Business Checking Account "Earnings" Credit to support commercial services used 1.00%

Time Deposits -Certificates of Deposit by maturity:	Annual Percentage Yield (APY)	Interest Rate
Seven (7) day (minimum term) Certificate of Deposit (\$2,500 minimum)	0.25%	0.25%
Ninety one (91) day Certificate of Deposit (\$2,500 minimum)	0.40%	0.40%
One hundred eighty-two (182) day CD (\$2,500 minimum)	0.70%	0.70%
One (1) year Certificate of Deposit (\$500 minimum)	0.90%	0.90%
One (1) year Advantage Certificate of Deposit (\$500 minimum)	1.00%	1.00%
Eighteen month (1-1/2 year) Certificate of Deposit (\$500 minimum)	1.21%	1.20%
Two (2) year term Certificate of Deposit (\$500 minimum)	1.36%	1.35%
Three (3) year term Certificate of Deposit (\$500 minimum)	1.86%	1.85%
Four (4) year & longer term Certificate of Deposit (\$500 minimum) ("Minimum" balance listed above reflects the required opening deposit)	2.17%	2.15%

Time Deposits- Jumbo (\$100,000 and Over) C/D's by maturity:	Annual Pct Yield (APY)	Interest Rate
(Some public funds require collateralization by local gov't; please check with Mr Busse RE: coll. availability.)		
7 - 29 days	0.25%	0.25%
30 - 59 days	0.30%	0.30%
60 - 90 days	0.35%	0.35%
91 - 120 days	0.45%	0.45%
121 - 181 days	0.55%	0.55%
182 - 269 days	0.75%	0.75%
270 - 364 days	0.85%	0.85%
365 - 730 days	1.00%	1.00%

(All Jumbo time deposits require an opening deposit of \$100,000.00)

Jumbo Certificates of Deposit have certain conditions/restrictions regarding issuance. For all time deposits, interest on your C/D is payable monthly, quarterly, or at maturity (with one year maximum term). Please ask your customer service specialist for details. For all time deposits, there is a substantial penalty for early withdrawal before maturity.

