

# Structured Savings



Home Improvement



Car



College



Wedding

## *Saving is simple.*

Save money and reach your goals with Hickory Point Bank. Choose how much you want to save and the length of time you will need to reach that amount.

- Opening deposit \$25 - \$250
- Earn a high interest rate
- \$25 - \$250 per month deposit options available
- 12, 24, 36, 48 or 60 month terms available
- Interest compounds quarterly

*Yes*

There is a difference.

**HICKORY  
POINT  
BANK**  
& TRUST fsb



[www.hickorypointbank.com](http://www.hickorypointbank.com)

(Annual Percentage Yield < APY > will revert to savings rate at maturity date. Number of accounts may be limited. Checking account set up for transfer must be at Hickory Point Bank. \$5 monthly fee if funds aren't transferred. \$25 fee applies for any early withdrawals. \$75 fee applies to account closing prior to maturity date. Minimum balance to open the account is \$25. The APY is based on term that you choose, see a personal banker for details.)



Member FDIC

## Structured Savings Account Maturity Values\*

AMOUNT	RATE/YIELD	MATURITY VALUE
<b>12 MONTHS</b>		
\$ 75.00	3.00% - 3.04% APY	\$ 914.79
\$200.00	3.00% - 3.04% APY	\$ 2,439.45
<b>24 MONTHS</b>		
\$ 75.00	3.10% - 3.14% APY	\$ 1,859.28
\$200.00	3.10% - 3.14% APY	\$ 4,958.07
<b>36 MONTHS</b>		
\$ 75.00	3.25% - 3.30% APY	\$ 2,839.49
\$200.00	3.25% - 3.30% APY	\$ 7,571.97
<b>48 MONTHS</b>		
\$ 75.00	3.40% - 3.45% APY	\$ 3,860.91
\$200.00	3.40% - 3.45% APY	\$10,295.75
<b>60 MONTHS</b>		
\$ 75.00	3.60% - 3.66% APY	\$ 4,936.55
\$200.00	3.60% - 3.66% APY	\$13,164.17

Maturity values are based on initial deposit and monthly transfer being the same amount, however they are not required to be the same.

\*APY (Annual Percentage Yield) for 60 months is accurate as of 12/27/07. APY is accurate as of 11/1/07 for 24 months = 3.35% APY; 36 months = 3.50% APY; 48 months = 3.75% APY; 60 months = 4.00% APY. APY is guaranteed for term of Savings agreement. APY will revert to savings rate at maturity date. Number of accounts may be limited. Checking account set up for transfer must be at Hickory Point Bank. \$5 monthly fee if funds aren't transferred. \$25 fee applies for any early withdrawals. \$75 fee applies to account closing prior to maturity date. Minimum balance to open the account and obtain the APY is \$25.