



WEST POINT BANK



600 W. Lincoln Trail
Radcliff, KY 40160
270-351-1414

502 W. Dixie Ave.
Elizabethtown, KY 42701
270-763-8282

114 N. Walnut St.
Upton, KY 42784
270-369-7330

436 Main St.
Glendale, KY 42740
270-369-8618

601 Main Street
West Point, KY 40177
502-922-4755

RATE SHEET

DDA ACCOUNTS EFFECTIVE DATE 02/01/2012

<u>ACCOUNT TYPE</u>	<u>MIN. DEPOSIT TO OPEN ACCT.</u>	<u>MIN. BALANCE* TO OBTAIN APY</u>	<u>RATE</u>	<u>ANNUAL PERCENTAGE YIELD</u>
CHECKING ACCOUNTS				
NOW	\$ 1,000.00	\$ 500.00	0.25%	0.25%
SUPER NOW	\$ 2,500.00	\$ 500.00	0.25%	0.25%
MONEY MARKET	\$ 2,500.00	\$ 500.00	0.75%	0.75%
MONEY MANAGEMENT	\$ 1,000.00	\$ 500.00	0.83%	0.83%
SAVINGS DEPOSIT ACCOUNTS	\$ 50.00	\$ N/A	.25%	.25%

Rates are accurate as of date shown. Rates are subject to change. Fees could reduce earnings.

*Average daily balance.

EFFECTIVE DATE 02/01/2012

CERTIFICATES OF DEPOSIT

READY ACCESS	\$1,000	\$1,000	0.50%	0.50%
6 MONTH	\$1,000	\$1,000	0.66%	0.66%
12 MONTH	\$ 100	\$ 100	0.85%	0.85%
18 MONTH	\$ 100	\$ 100	1.00%	1.00%
24 MONTH	\$ 100	\$ 100	1.25%	1.25%
30 MONTH	\$ 100	\$ 100	1.75%	1.76%
48 MONTH	\$ 100	\$ 100	2.15%	2.17%
INDIVIDUAL RETIREMENT ACCOUNTS	NONE		1.35%	1.35%

Rates are accurate as of date shown. Penalty may be applied for early withdrawal.

*** Please note for all SPECIAL CD RATES: If the term of your CD is no longer available at maturity and the CD is renewed, the term will remain the same, however; the renewed CD will earn a rate of interest equal to the 12 month non-special CD rate. For example, a SPECIAL 5 month CD that is no longer available at maturity and is renewed the term will remain at 5 months but earn a 12 month non-special CD rate of interest.

