



Deposit Rates

**Effective
May 12, 2012**

*Interest rates, APYs, terms, and conditions
are subject to change without notice.*

~ Fees may reduce earnings ~
APY – Annual Percentage Yield

Nantucket Bank reserves the right to adjust the interest rate and the APY at any time.

*Nantucket Bank, a division of Sovereign Bank, N.A.
the island's largest lender, will be glad to help
you with your financing needs.
Please call 508-228-0580 or 800-533-9313.*



Certificate of Deposit (Retail Rates Only)

Term	\$1,500 - \$9,999		\$10,000 - \$49,999		\$50,000 and over	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
3 month	-	-	0.26%	0.26%	0.36%	0.36%
6 month	0.20%	0.20%	0.30%	0.30%	0.40%	0.40%
9 month	0.20%	0.20%	0.30%	0.30%	0.40%	0.40%
12 month	0.25%	0.25%	0.35%	0.35%	0.45%	0.45%
18 month	0.80%	0.80%	0.90%	0.90%	1.00%	1.00%
24 month	0.30%	0.30%	0.40%	0.40%	0.50%	0.50%
36 month	0.40%	0.40%	0.50%	0.50%	0.60%	0.60%
60 month	1.39%	1.40%	1.44%	1.45%	1.49%	1.50%

Accounts falling below minimum balances - Interest Rate 0.10% (APY .10%)

Substantial Penalties for Early Withdrawal

IRA (Individual Retirement Account) / QRP (Qualified Retirement Plans)

Term	\$1,500 - \$9,999		\$10,000 - \$49,999		\$50,000 and over	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
12 month	0.25%	0.25%	0.35%	0.35%	0.45%	0.45%
24 month	0.30%	0.30%	0.40%	0.40%	0.50%	0.50%
36 month	0.40%	0.40%	0.50%	0.50%	0.60%	0.60%
60 month	1.39%	1.40%	1.44%	1.45%	1.49%	1.50%

Accounts falling below minimum balances - Interest Rate .10% (APY .10%)

Substantial Penalties for Early Withdrawal

Money Market Deposit Account

\$2,000 - \$9,999		\$10,000 - \$24,999		\$25,000 - \$74,999		\$75,000 and over	
Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
0.35%	0.35%	0.60%	0.60%	0.70%	0.70%	0.80%	0.80%

~ Minimum Deposit to open - \$10.

~ 6 Pre-authorized withdrawals per month

~ Checks must be in amounts of \$500 or more.

~ Unlimited withdrawals in person.

~ Interest rates are paid on collected balances

~ Should balance fall below \$2,000, a \$10

monthly service charge will be assessed.

~ Balances under \$2,000 - interest rate .01% (APY .01%)

Savings Passbooks*

\$300 Min. Balance

Interest Rate	APY
0.05%	0.05%

Statement Savings*

\$300 Min. Balance

Interest Rate	APY
0.08%	0.08%

NOW Accounts** / Business NOW Accounts**

\$1,200 Min. Balance

Interest Rate	APY
0.01%	0.01%

Hi-Yield NOW Accounts*

\$2,500 Min. Balance

Interest Rate	APY
0.05%	0.05%

*Accounts falling below minimum balance - Interest Rate .01% (APY .01%)

**No interest is paid for the period on accounts falling below minimum balance

~ Fees may reduce earnings ~

APY – Annual Percentage Yield

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