



Personal and Business Interest Bearing Accounts  
 Rates effective: 3/04/2010 through 3/10/2010

	Term	Interest Rate	Annual Percentage Yield ***
<b>Legacy Checking *</b>	\$500 - \$5,000	0.10%	0.10%
	\$5,000.01 - \$10,000	0.15%	0.15%
	> \$10,000	0.20%	0.20%
<b>Heritage Checking</b>	\$500 - \$5,000	0.10%	0.10%
	> \$5,000	0.20%	0.20%
<b>Regular Savings</b> \$100 Minimum Balance Requirement	\$100 and over	0.20%	0.20%
<b>Money Market Account</b> \$2500 Minimum Balance Requirement	\$100 - \$20,000	0.20%	0.20%
	\$20,000.01 - \$100,000	0.30%	0.30%
	>\$100,000	0.50%	0.50%
<b>Premier Asset Account</b> \$20,000 Minimum Balance Requirement	\$100 - \$20,000	0.20%	0.20%
	\$20,000.01 - \$50,000	0.60%	0.60%
	\$50,000.01 - \$100,000	0.70%	0.70%
	> \$100,000	0.70%	0.70%
<b>Certificates of Deposit **</b> \$1,000 Minimum Opening Deposit	6 month	0.60%	0.60%
	1 year	0.80%	0.80%
	2 year	1.00%	1.00%
	3 year	1.19%	1.20%
	4 year	1.50%	1.51%
<b>Hybrid CD</b> \$100 Minimum Opening Deposit	6 months	0.60%	0.60%
	1 year	0.80%	0.80%
	2 year	1.00%	1.00%
<b>Legacy CD</b> (Available to our Legacy Customers) \$10,000 Minimum Opening Deposit	6 month	0.70%	0.70%
	1 year	0.90%	0.90%
	2 year	1.39%	1.40%
	3 year	1.59%	1.60%
	4 year	1.69%	1.70%
<b>Health Savings Account</b>	\$100 - \$2,500	0.50%	0.50%
	> \$2,500	1.00%	1.00%

The Interest Rates and APYs may change every Wednesday and at the first of the month.  
 For current rate information contact Home Loan State Bank:  
 205 North 4th Street  
 Grand Junction, CO 81501  
 (970)243-6600 or (800)576-6428  
 www.hlsb.com

\* Available to individuals and sole proprietors.

\*\* A penalty may be imposed for early withdrawal.

\*\*\* APY for CD and Savings Accounts based on interest compounding quarterly.

\*\*\* APY for Checking and Money Market Accounts based on interest compounding monthly.