

CD Rate Comparison as of 4/15/15

<u>Bank Name</u>	<u>Contact</u>	<u>Phone</u>	<u>12 mos rate</u>	<u>18 mos rate</u>	<u>24 mos rate</u>	<u>early WD penalty</u>
			%	%	%	
Erie Bank	Larry Morton	814-866-4198	0.20	0.25	0.30	yes. 3-6 mos interest
Also available: Liquid Savings Fund - \$100 min balance - no early WD penalty - rate - .38%						
FNB	Steve Lucas	814-871-1767	0.20	0.30	0.45	yes. \$25 + 3% of withdrawal
Also available:		13 mos.	0.25			
		19 mos.	1.00			
FNB/Wealth Mgt.	Ryan Millimaci	814-456-7503	minimum of \$1 million required			
					36-47 mos - (no 24 mos available)	
NWSB	Delane	814-866-3900	0.35	0.40	0.55	yes - forfeit unapplied earned interest
PNC	Carl Wollman	814-866-6450	0.22	0.32	0.40	yes. Prorated based on months remaining
PLGIT		1-800-572-1472	0.29			
PFM Asset Mgt. LLC**			0.73		Has existing CD's	
(**This is in the process of transitioning to PMA Financial Network on 5/1/15)						

Consider laddering terms and amounts and/or partial liquid balance plus 1 year CD