



1525 East 53rd Street, Chicago, Illinois 60615  
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773.752.4600  
 www.hydeparkbank.net

## Certificates of Deposit

Deposit Rates in Effect May 12, 2012 Through May 18, 2012<sup>1</sup>

	Minimum Deposit to Open Account	Minimum Balance to Obtain APY <sup>2</sup>	Interest Rate	APY <sup>2</sup>
<b>REGULAR CERTIFICATES OF DEPOSIT<sup>3</sup></b>				
14 Day	\$50,000	\$50,000	0.10%	0.10%
60 Day	\$1,000	\$1,000	0.05%	0.05%
90 Day	\$1,000	\$1,000	0.05%	0.05%
4 Month	\$5,000	\$5,000	0.05%	0.05%
6 Month	\$1,000	\$1,000	0.10%	0.10%
7 Month	\$1,000	\$1,000	0.10%	0.10%
8 Month <sup>4, 5</sup>	\$2,500	\$2,500	0.10%	0.10%
10 Month <sup>6</sup>	\$5,000	\$5,000	0.15%	0.15%
1 Year	\$1,000	\$1,000	0.20%	0.20%
13 Month	\$5,000	\$5,000	0.20%	0.20%
18 Month	\$1,000	\$1,000	0.25%	0.25%
2 Year	\$1,000	\$1,000	0.40%	0.40%
2 Year Choice <sup>7</sup>	\$1,000	\$1,000	0.60%	0.60%
2 ½ Year	\$1,000	\$1,000	0.35%	0.35%
3 Year	\$1,000	\$1,000	0.55%	0.55%
4 Year	\$1,000	\$1,000	0.65%	0.65%
5 Year	\$1,000	\$1,000	0.90%	0.90%
5 Year Choice <sup>4, 8</sup>	\$1,000	\$1,000	1.24%	1.25%

<b>JUMBO CERTIFICATES OF DEPOSIT<sup>3</sup></b>				
30 Day Jumbo	\$100,000	\$100,000	0.10%	0.10%
60 Day Jumbo	\$100,000	\$100,000	0.10%	0.10%
90 Day Jumbo	\$100,000	\$100,000	0.15%	0.15%
6 Month Jumbo	\$100,000	\$100,000	0.20%	0.20%
1 Year Jumbo	\$100,000	\$100,000	0.30%	0.30%

<b>TRADITIONAL AND ROTH IRA CERTIFICATES OF DEPOSIT<sup>3</sup></b>				
6 Month	\$1,000	\$1,000	0.10%	0.10%
1 Year	\$1,000	\$1,000	0.20%	0.20%
2 Year	\$1,000	\$1,000	0.40%	0.40%
3 Year	\$1,000	\$1,000	0.55%	0.55%
4 Year	\$1,000	\$1,000	0.65%	0.65%
5 Year	\$1,000	\$1,000	0.90%	0.90%

Hyde Park Bank Certificates of Deposit  
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	Minimum Deposit to Open Account	Minimum Balance to Obtain APY <sup>2</sup>	Interest Rate	APY <sup>2</sup>
<b>TRADITIONAL AND ROTH IRA CERTIFICATES OF DEPOSIT<sup>3</sup> (CONT.)</b>				
14 Day	\$50,000	\$50,000	0.10%	0.10%
30 Day Jumbo	\$100,000	\$100,000	0.10%	0.10%
60 Day Jumbo	\$100,000	\$100,000	0.10%	0.10%
90 Day Jumbo	\$100,000	\$100,000	0.15%	0.15%
1 Year Jumbo	\$100,000	\$100,000	0.30%	0.30%
<b>COVERDELL EDUCATION SAVINGS CERTIFICATE OF DEPOSIT<sup>3</sup></b>				
1 Year	\$1,000	\$1,000	0.20%	0.20%

1. Consult a Personal Banker for complete terms and conditions.
2. APY (Annual Percentage Yield) assumes monthly compounding of interest for NOW Checking, Select Checking, savings and money market accounts, and quarterly compounding of interest for certificates of deposit with maturities of one year or more. Certificates of deposit with maturities of less than one year pay interest at maturity and do not compound. Services charges and/or fees may reduce the earnings on the account.
3. Withdrawals prior to maturity are subject to an early withdrawal penalty. At maturity, ten day grace period for withdrawals, deposits or changes. Unless otherwise disclosed, CD will automatically renew for the same term at the interest rate in effect on the renewal date.
4. A Hyde Park Bank checking account, subject to our regular terms and conditions, is required to take advantage of this rate. Checking accounts closed within one year after opening are subject to a \$50 fee.
5. At least \$2,500 of the initial deposit must be funds not currently held at Hyde Park Bank. CD will automatically renew to a 6 Month CD at the interest rate and APY in effect on the renewal date. No brokered deposits. Hyde Park Bank reserves the right to withdraw or extend this offer at any time.
6. At least \$5,000 of the initial deposit must be funds not currently held at Hyde Park Bank. CD will automatically renew to a 1 Year CD at the interest rate and APY in effect on the renewal date. No brokered deposits. Hyde Park Bank reserves the right to withdraw or extend this offer at any time.
7. At your request, the interest rate may be changed once during the initial term to the 2 Year CD rate offered at that time and the initial maturity date will not change. CD will automatically renew to a 2 Year CD at the interest rate and APY in effect on the renewal date.
8. At your request, the interest rate may be changed once during the initial term to the 5 Year CD rate offered at that time and the initial maturity date will not change. CD will automatically renew to a 5 Year CD at the interest rate and APY in effect on the renewal date.

For information about temporary FDIC insurance coverage of transaction accounts, visit [www.fdic.gov](http://www.fdic.gov).