



1525 East 53rd Street, Chicago, Illinois 60615
 1311 East 57th Street, Chicago, Illinois 60637

773.752.4600
 www.hydeparkbank.net

Personal Accounts

Deposit Rates in Effect May 12, 2012 Through May 18, 2012¹

	Minimum Deposit to Open Account	Minimum Balance to Obtain APY ²	Interest Rate	APY ²
CHECKING³				
NOW Checking				
\$2,000 - \$99,999	\$2,000	\$2,000	0.01%	0.01%
\$100,000 and above	\$2,000	\$100,000	0.05%	0.05%
Select Checking				
\$10,000 - \$49,999	\$10,000	\$10,000	0.03%	0.03%
\$50,000 and above	\$10,000	\$50,000	0.08%	0.08%
SAVINGS³				
Regular Savings				
	\$100	None	0.01%	0.01%
Senior Savings				
	\$100	None	0.01%	0.01%
Custodial Savings				
	\$100	None	0.01%	0.01%
Select Savings⁴				
Under \$25,000	\$25,000	None	0.01%	0.01%
\$25,000 and above	\$25,000	\$25,000	0.10%	0.10%
MONEY MARKET³				
Money Market Account⁵				
\$2,500 - \$14,999	n/a	\$2,500	0.01%	0.01%
\$15,000 and above	n/a	\$15,000	0.05%	0.05%
Market Index Account				
\$2,500 - \$9,999	\$2,500	\$2,500	0.05%	0.05%
\$10,000 - \$24,999	\$2,500	\$10,000	0.05%	0.05%
\$25,000 - \$49,999	\$2,500	\$25,000	0.10%	0.10%
\$50,000 - \$99,999	\$2,500	\$50,000	0.15%	0.15%
\$100,000 - \$249,999	\$2,500	\$100,000	0.20%	0.20%
\$250,000 and above	\$2,500	\$250,000	0.30%	0.30%
HPB Select⁶				
\$2,500 - \$24,999	\$10,000	\$2,500	0.10%	0.10%
\$25,000 - \$49,999	\$10,000	\$25,000	0.20%	0.20%
\$50,000 - \$99,999	\$10,000	\$50,000	0.25%	0.25%
\$100,000 - \$249,000	\$10,000	\$100,000	0.30%	0.30%
\$250,000 and above	\$10,000	\$250,000	0.35%	0.35%

Hyde Park Bank Personal Accounts
 Deposit Rates in Effect May 12, 2012 Through May 18, 2012¹

	Minimum Deposit to Open Account	Minimum Balance to Obtain APY ²	Interest Rate	APY ²
Traditional and Roth IRA Money Market Account	\$200	None	0.01%	0.01%
Coverdell Education Savings Money Market Account	\$200	None	0.01%	0.01%

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. Variable rates are subject to change without notice.
4. At least \$25,000 of the initial deposit must be funds not currently held at Hyde Park Bank. The variable interest rate for accounts with balances of at least \$25,000 for the entire statement cycle will be at least equal to the one-year U.S. Treasury rate as published in the Wall Street Journal on the first business day of each month. Accounts with balances below \$25,000 at any time during the monthly statement cycle will earn the interest rate for a Regular Savings Account as published on our web site and rate sheet. Personal accounts only.
5. Interest rate and APY apply to existing personal Money Market Accounts only; no new accounts of this type.
6. HPB Select will be converted to a Market Index Account and earn the current Market Index Account rate if the combined ledger balance between checking, savings, money market, and CD accounts falls below \$100,000. At the customer's request, the account can be returned to an HPB Select Account when combined balances again meet or exceed \$100,000.

For more information about temporary FDIC insurance coverage of transaction accounts, visit www.fdic.gov.