

YOU'RE LOCAL.  
WE'RE LOCAL.  
SHOULDN'T YOUR MONEY  
STAY LOCAL?



**Make sure your money works for you and your community.**

Realize outstanding rates and FDIC insurance while your dollars stay right here. Interest bearing accounts are insured up to the \$250,000 FDIC limit per depositor through 2013. Make a difference and bank local with Bank of the Cascades.

**Open a Money Market or Time Deposit Account and contribute to your local economy**

**TIME DEPOSIT ACCOUNT:** At Bank of the Cascades, you get more than just great rates. Your deposits stay local, working for you and your community. Witness the power of local dollars at work in your community.

**CHECK OUT OUR OUTSTANDING RATES ON TIME DEPOSITS:**

	\$10,000- \$99,999	\$100,000 and up
9 month Time Deposit	1.55% APY	1.65% APY
12 month Time Deposit	1.90% APY	2.00% APY
18 month Time Deposit	2.00% APY	2.10% APY
24-35 month Time Deposit	2.25% APY	2.35% APY
36-47 month Time Deposit	2.60% APY	2.70% APY

Refer to the following for additional account requirements. All annual percentage yields (APYs) are accurate as of 9/16/09 and are subject to change without notice. Minimum deposit of \$10,000 required. New money only. Existing customers qualify for this offer; funds must not come from another Bank of the Cascades deposit account. Penalty may be imposed for early withdrawal. Fees may reduce the earnings on the account. Deposit balances are insured up to the maximum allowable limits. One time rate move during the term of the Time Deposit upon customer request. Additional deposits anytime, up to your original/opening balance amount.

**MONEY MARKET ACCOUNT:** We seek to add value to money on deposit by reinvesting it locally in a safe and secure manner.

**ENJOY LIQUIDITY AND GREAT RATES:**

0 to \$24,999.99	1.25% APY
\$25,000 - \$99,999	1.60% APY
\$100,000 and up	1.90% APY

Refer to the following for additional account requirements. All annual percentage yields (APYs) are accurate as of 9/10/09 and are subject to change without notice. Minimum opening deposit of \$1,000.00. New money only, funds must not come from another Bank of the Cascades deposit account. Deposit balances are insured up to the maximum allowable limits. Fees may reduce the earnings on the account.

