



This rate sheet contains information about interest rates and annual percentage yields for some of the accounts we offer.

Product Name	Minimum Opening Deposit	Minimum to obtain the APY	Interest Rate	Annual Percentage Yield
PERSONAL PRODUCTS				
NOW Personal Checking²	\$50.00		0.10%	0.10%
NOW T Bill Tiered²	\$50.00	\$2,500.00 ³		
The rate is based on the 90 day T Bill				
\$2,500.01-\$10,000.00			0.10%	0.10%
\$10,000.01-\$25,000.00			0.04%	0.04%
\$25,000.01-\$50,000.00			0.07%	0.07%
\$50,000.01-\$75,000.00			0.10%	0.10%
\$75,000.01-\$100,000.00			0.13%	0.13%
\$100,000.01 and up			0.16%	0.16%
Personal Money Market Account²	\$50.00		0.45%	0.45%
30 Day T Bill Money Market²	\$50,000.00	\$50,000.00 ³		
The rate is based on the 30 day T Bill				
\$50,000.00 and up			0.20%	0.20%
Personal Fed Fund Money Market²	\$100,000.00	\$100,000.00 ³		
The rate is based on the daily Federal Funds rate				
\$100,000.00-\$300,000.00			0.05%	0.05%
\$300,000.01-\$600,000.00			0.05%	0.05%
\$600,000.01-1,000,000.00			0.06%	0.06%
\$1,000,000.01 and up			0.06%	0.06%
Regular Savings Account²	\$50.00		0.50%	0.50%
Minor Savings Account²	\$25.00		0.50%	0.50%
90 Day Certificate of Deposit/IRA¹	\$1,000.00	\$1,000.00 ³	0.05%	0.05%
6 Month Certificate of Deposit/IRA¹	\$1,000.00	\$1,000.00 ³	0.65%	0.65%
12 Month Certificate of Deposit/IRA¹	\$1,000.00	\$1,000.00 ³	1.15%	1.16%
18 Month Certificate of Deposit/IRA¹	\$1,000.00	\$1,000.00 ³	1.30%	1.31%
24 Month Certificate of Deposit/IRA¹	\$1,000.00	\$1,000.00 ³	1.35%	1.36%
36 Month Certificate of Deposit/IRA¹	\$1,000.00	\$1,000.00 ³	2.00%	2.02%
48 Month Certificate of Deposit/IRA¹	\$1,000.00	\$1,000.00 ³	2.25%	2.27%
60 Month Certificate of Deposit/IRA¹	\$1,000.00	\$1,000.00 ³	2.50%	2.53%
30 Month Certificate of Deposit¹	\$1,000.00	\$1,000.00 ³	1.50%	1.51%
18 Month IRA Variable Rate^{1 2}	\$1,000.00	\$1,000.00 ³	1.30%	1.31%

¹ A penalty will be imposed for early withdrawal

² The interest rate and annual percentage yield may change after account opening

³ Daily balance. The amount of the principal in the account each day.

Fees could reduce earnings. For current rate information please call (352) 332-4727 or (352) 622-4727

Rates subject to change daily

CD Rates effective July 9th, 2010

MEMBER FDIC



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Product Name	Minimum Opening Deposit	Minimum to obtain the APY	Interest Rate	Annual Percentage Yield
Business Products				
Commercial Now Account²	\$50.00		0.10%	0.10%
*Sole Proprietorships/Non-profit groups				
Business Money Market Account²	\$50.00		0.45%	0.45%
30 Day T Bill Money Market²	\$50,000.00	\$50,000.00 ³		
The rate is based on the 30 day T Bill \$50,000.00 and up			0.20%	0.20%
Business Fed Fund Money Market²	\$100,000.00	\$100,000.00 ³		
The rate is based on the daily Federal Funds rate				
\$100,000.00-\$300,000.00			0.05%	0.05%
\$300,000.01-\$600,000.00			0.05%	0.05%
\$600,000.01-1,000,000.00			0.06%	0.06%
\$1,000,000.01 and up			0.06%	0.06%
Business Savings Account²	\$50.00		0.50%	0.50%
90 Day Certificate of Deposit¹	\$1,000.00	\$1,000.00 ³	0.05%	0.05%
6 Month Certificate of Deposit¹	\$1,000.00	\$1,000.00 ³	0.65%	0.65%
12 Month Certificate of Deposit¹	\$1,000.00	\$1,000.00 ³	1.15%	1.16%
18 Month Certificate of Deposit¹	\$1,000.00	\$1,000.00 ³	1.30%	1.31%
24 Month Certificate of Deposit¹	\$1,000.00	\$1,000.00 ³	1.35%	1.36%
36 Month Certificate of Deposit¹	\$1,000.00	\$1,000.00 ³	2.00%	2.02%
48 Month Certificate of Deposit¹	\$1,000.00	\$1,000.00 ³	2.25%	2.27%
60 Month Certificate of Deposit¹	\$1,000.00	\$1,000.00 ³	2.50%	2.53%
30 Month Certificate of Deposit¹	\$1,000.00	\$1,000.00 ³	1.50%	1.51%

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Account Fees

ATM Withdrawals - FCB locations	Free
ATM Withdrawals - Foreign locations	\$1.00 per transaction
ATM or Debit Card Replacement	\$10.00 per card
Account Reconciliation	\$15.00 per hour
Bank Zipper Bags	\$3.00 per bag
Cashier Checks	\$3.00 per check
Counter checks	\$0.25 per check
Coin Rolling	\$0.10 per roll
Dormant Account Fee - Checking	\$20.00 per month
Dormant Account Fee - Savings	\$20.00 per quarter
(Dormant accounts are accounts that have had no activity for 18 consecutive months)	
Early Closing Fee	\$15.00 per account
(Applies if the account has been open 3 months or less)	
Incoming Wire Transfer - Domestic	\$8.00 per wire
Incoming Wire Transfer - International	\$20.00 per wire
Instant Statement	\$3.00 per account
Insufficient Funds (NSF) Paid Charge	\$30.00 per item
(If we pay a non-sufficient funds check, in person withdrawal, ATM withdrawal or other electronic debit transaction)	
Insufficient Funds (NSF) Returned Charge	\$30.00 per item
(If we return a non-sufficient funds check, in person withdrawal, ATM withdrawal or other electronic debit transaction)	
Money Orders (Non Customer)	\$5.00 per money order
Money Orders (FCB Customer)	\$2.00 per money order
Notary Fee (Non Customer)	\$5.00 per document
Notary Fee (FCB Customer)	Free
Night Depository Key	\$3.00 per key
Night Depository Locked Bag	\$20.00 per bag
Outgoing Wire - Domestic	\$15.00 per wire
Outgoing Wire - International	\$37.50 per wire
Photocopies	\$2.00 per page
Research	\$15.00 per hour
Returned Deposited Item/Chargeback/CHGBK	\$5.00 per item
Stop Payment	\$25.00 per stopped item
Strapped Currency	\$0.25 per strap
(Unless otherwise specified by your account disclosure)	
Telephone Transfer	\$3.00 per transfer
Lifetime Free Checking NSF Paid Charge	\$45.00 per item
(If we pay a non-sufficient funds check, in person withdrawal, ATM withdrawal or other electronic debit transaction)	
Lifetime Free Checking NSF Returned Charge	\$45.00 per item
(If we return a non-sufficient funds check, in person withdrawal, ATM withdrawal or other electronic debit transaction)	

Note: Other fees may be applicable to the account type and are detailed in the account disclosure.