

SAVINGS ACCOUNT YIELDS

Here are the annual percentage yields paid by Birmingham area banks and thrifts on May 6. Yields are based upon the method of compounding and the interest rate stated for the lowest minimum deposit to open an account, which may vary. CD figures are for fixed rates only. Higher yields may be offered, such as for larger deposits. Yields may vary by branch location.

BANK	INT MMA*	6-MO CKG	1-YR CD	2.5-YR CD	5-YR CD	
Alamerica Bank	0.15	0.05	0.55	1.80	2.35	2.55
Aliant Bank	0.50	1.00	1.00	1.50	2.00	2.00
BancorpSouth	0.25	0.25	1.00	1.25	1.90	2.65
BankTrust	0.10	0.10	0.80	1.10	1.10	2.00
BBVA Compass	0.10	0.05	0.40	0.75	1.30	2.50
Branch Banking & Trust	0.10	0.02	0.05	0.40	1.60	1.85
Bryant Bank	0.15	0.05	1.15	1.30	1.50	1.80
Central State Bank	0.10	0.10	0.70	1.00	1.00	2.00
Citizens Trust Bank	0.35	0.15	0.40	0.80	1.16	1.82
Covenant Bank	0.25	0.10	1.00	1.50	2.30	2.75
First Commercial Bank	0.02	0.10	1.00	1.20	N/A	2.40
First Financial Bank	0.25	0.15	0.50	1.01	1.51	2.52
Iberiabank	0.20	0.45	1.10	1.30	1.60	2.25
M&F Bank	0.30	3.05	0.50	0.50	N/A	1.75
Metro Bank	1.06	0.50	1.50	1.75	2.25	2.75
Nexity Bank	1.00	0.50	1.26	1.51	N/A	N/A
Pinnacle Bank	0.10	N/A	1.00	1.50	N/A	1.50
RBC Bank	0.20	0.05	0.45	1.05	1.60	1.90
Red Mountain Bank	0.35	0.10	1.05	1.35	2.00	2.70
Regions Bank	0.02	0.01	0.20	0.40	0.70	1.10
ServisFirst Bank	0.25	0.25	1.00	1.15	N/A	2.75
SouthPoint Bank	0.81	0.30	1.00	1.50	2.25	3.00
Superior Bank	0.20	0.10	1.25	1.60	2.00	3.00
Union State Bank	0.15	0.15	1.00	1.40	N/A	2.60
Wachovia Bank	0.05	0.05	0.20	0.40	0.70	1.06
BIRMINGHAM AVERAGE	0.26	0.28	0.81	1.15	1.59	2.22

N/A = Not available, account not offered.

Source: Informa Research Services Inc. On the Net: InformaRS.com.

*Figures for Money Market accounts represent the banks' best offers; deal may not be offered to all customers.

HIGH BANK YIELDS

Highest yields for money-market deposit accounts and certificates of deposit reported to RateGram by federally insured banks and thrifts as of May 4, based on interest rates and method of compounding for an opening deposit of \$25,000 or less. Figures in parentheses are annual percentage yields offered by banks and thrifts to depositors nationwide. Note: These are in-state rates. Please call for additional information and restrictions.

MMDA (national avg. 0.27 percent)	annual % yield
First Trade Union Bank, Boston, MA 800 242-0272	1.50
Teche Federal Bank, Franklin, LA 337 828-3212	1.35
Metropolitan National Bank, Little Rock, AR 501 377-7640	1.32
Washington Savings, Waldorf, MD 888 843-7250	1.31
Dollar Savings Direct, Ossining, NY 866 395-8693	1.30

6-MONTH CD (national avg. 0.38 percent)	annual % yield
Metropolitan National Bank, Little Rock, AR 501 377-7640	1.48
Asheville Savings Bank, Asheville, NC 800 222-3230	1.30
Sterling Savings Bank, Missoula, MT 406 542-1500	1.30
First Central Savings Bank, Astoria, NY 718 261-5095	1.27
Community Commerce Bank, Los Angeles, CA 323 268-61001.26	

1-YEAR CD (national avg. 0.60 percent)	annual % yield
Metropolitan National Bank, Little Rock, AR 501 377-7640	1.78
Fidelity Homestead Savings Bank, New Orleans, 504 529-5011	1.75
Maspath Federal S&L, New York, NY 718 335-1300	1.70
Washington Savings, Waldorf, MD 888 843-7250	1.61
Asheville Savings Bank, Asheville, NC 800 222-3230	1.55

2.5-YEAR CD (national avg. 1.01 percent)	annual % yield
Carver Fed Sav Bank, New York, NY 718 230-2900	2.25
Eastbank, New York, NY 212 219-9000	2.25
Oritani Bank, Hackensack, NJ 201 343-3800	2.25
First Bank, Anchorage, AK 907 276-6300	2.22
Asheville Savings Bank, Asheville, NC 800 222-3230	2.20

5-YEAR CD (national avg. 1.96 percent)	annual % yield
First Federal Savings & Loan, Charleston, SC 843 529-5800	3.50
First Bank, Anchorage, AK 907 276-6300	3.40
Community Bank of Bergen County, Maywood, NJ 201 587-1221	3.30
Mascoma Savings Bank, Concord-Manchester, NH 603 448-3650	3.25
Bogota Savings Bank, Bogota, NJ 201 489-3666	3.20

Past returns are not necessarily indicative of future money fund yields. Investment quality and maturity may vary among funds.

Source: Informa Research Services Inc., Calabasas, CA, 91302, www.InformaRS.com, and iMoneyNet Inc., an Informa Financial company, Westborough, MA 01581, www.imoney.net.com. For more financial information, visit www.quicken.com.

CREDIT CARD RATES

These are nationally available credit cards offering the lowest interest rates on purchases as of May 5.

NATIONAL AVERAGE	STANDARD	GOLD	PLATINUM
	12.45%	12.54%	12.97%

LOW APR STANDARD CARDS

CARD NAME/PHONE	REG. APR %	ANN. FEE \$	GRACE DAYS
First Tennessee Classic Card 800-234-2840	05.15 V	0	25
IberiaBank Visa Classic Card 800-968-0801	07.25 V	0	25
Zions Bank MasterCard 800-974-8800	08.25 V	0	25
Zions Bank Visa Classic 800-974-8800	08.25 V	0	25
KeyBank Young Adult MasterCard 866-951-3873	09.99 V	0	30

LOW APR PREMIUM CARDS

CARD NAME/PHONE	REG. APR %	ANN. FEE \$	GRACE DAYS
First Tennessee Pltm Premier Visa 800-234-2840	05.15 V	0	25
Zions Bank Low Rate Visa Platinum 800-974-8800	07.00 V	0	25
BBVA Compass ClearPoints Visa 800-266-7277	07.24 V	0	21
Simmons First Visa Platinum 800-272-2102	07.25 V	0	25
Zions Bank Visa Signature 800-974-8800	07.25 V	0	25
IberiaBank Visa Select Card 800-968-0801	07.50 V	45	25

V = variable interest rate, usually based on an index

Note: Minimum income requirements apply to Gold, Platinum and Titanium cards, which offer higher credit limits to qualified customers.

Source: Informa Research Services Inc. On the Net: InformaRS.com.

© 2010 Tribune Media Services Inc.