



PRODUCT RATES EFFECTIVE AS OF February 3, 2012

DEPOSIT PRODUCT	MINIMUM BALANCE	INTEREST RATE	APY*
CERTIFICATES OF DEPOSIT			
91 DAYS	\$1,000.00	.20%	.20%
6 MONTHS	\$1,000.00	.30%	.30%
9 MONTHS	\$1,000.00	.30%	.30%
12 MONTHS	\$1,000.00	.65%	.65%
18 MONTHS	\$1,000.00	.75%	.75%
24 MONTHS	\$1,000.00	.90%	.90%
30 MONTHS	\$1,000.00	1.19%	1.20%
36 MONTHS	\$1,000.00	1.29%	1.30%
48 MONTHS	\$1,000.00	1.59%	1.60%
60 MONTHS	\$1,000.00	1.98%	2.00%
IRA CERTIFICATES OF DEPOSIT			
IRA-91 DAYS	NONE	.20%	.20%
IRA-6 MONTHS	NONE	.30%	.30%
IRA-9 MONTHS	NONE	.30%	.30%
IRA-12 MONTHS	NONE	.65%	.65%
IRA-18 MONTHS	NONE	.75%	.75%
IRA-24 MONTHS	NONE	.90%	.90%
IRA-30 MONTHS	NONE	1.19%	1.20%
IRA-36 MONTHS	NONE	1.29%	1.30%
IRA-48 MONTHS	NONE	1.59%	1.60%
IRA- 60 MONTHS	NONE	1.98%	2.00%
OTHER DEPOSIT ACCOUNTS			
PASSBOOK SAVINGS	\$10.00	.20%	.20%
STATEMENT SAVINGS	\$10.00	.20%	.20%
MONEY MARKET ACCOUNT	OVER \$100,000	.50%	.50%
	\$2,500 - \$100,000	.30%	.30%
	\$10.00-2499.99	.10%	.10%

*The annual percentage yield (APY) assumes that interest remains on deposit until maturity. A withdrawal reduces earnings. Substantial penalty for early withdrawal from Certificates of Deposit. Interest is calculated on a continuous compounding method. Interest begins to accrue on the business day that you deposit non-cash items (for example, checks). You must maintain a minimum balance each day in your account, as stated in our account disclosure, in order to maintain the annual percentage yield disclosed. For a current disclosure, please contact Pilgrim Bank at (781) 383-0541. All rates are subject to change without notice. Member FDIC. Member SIF.