

# You Choose...



Either choice offers a great rate.

Our

**StepUp StepOut CD** offers:

Access to your funds after 12 months  
with no penalty\*\*

First six months	<b>3.45%</b> Interest rate	<b>3.50%</b> APY*
7-12 months	<b>3.70%</b> Interest rate	<b>3.75%</b> APY*
13-18 months	<b>3.94%</b> Interest rate	<b>4.00%</b> APY*
		<b>3.75%</b> Composite APY*†

Our **14 month CD** offers:

**3.75%**  
APY\*



**First National Bank**

Serving  
Colorado  
since 1881.

You're Always First With Us



\* Annual percentage yield as of July 13, 2008. Offered for a limited time only. \$1,000.00 minimum deposit to open the CD and obtain the APY.

\*\* Limited to 10-day withdrawal opportunity at end of first twelve months. Outside of this time, there may be a penalty for early withdrawal.

† Composite APY of 3.75% is the yield earned for the entire 18 month term.

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