

**Depository Services Contract 2013-2015**  
**Time Deposit Rates**

<b>Depository</b>	<b>Northstar</b>	<b>Wells Fargo</b>	<b>First United</b>	<b>BBVA Compass</b>	<b>Independent</b>
Terms					
7 - 29 Days	0.10%	Not Provided	13 week T-bill + .10%	Quotes on a daily basis	T-bill + .10%
30 - 59 Days	0.10%		13 week T-bill + .10%		T-bill + .10%
60 - 89 Days	0.10%		13 week T-bill + .10%		T-bill + .20%
90 - 179 Days	0.13%		13 week T-bill + .15%		T-bill + .25%
180 - 364 Days	0.20%		13 week T-bill + .20%		T-bill + .30%
365 Days or More	0.35%		13 week T-bill + .20%		T-bill + .40%