



# HOW SAFE IS YOUR RETIREMENT NEST EGG?

In This Economy - Stocks Aren't All They're Cracked Up To Be

Need a conservative investment alternative since the Stock Market meltdown? Friendly Hills Bank's Individual Retirement Account ("IRA") options are some of the safest ways to diversify and save for your Retirement.

**3 Year IRA CD**

**3.00% APY** (Annual Percentage Yield)\*

**2 Year IRA CD**

**2.50% APY** (Annual Percentage Yield)\*

- ▶ FDIC-insured CD's
- ▶ Roth, Rollovers and traditional IRA's



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\*The following applies to both. Rates effective as of 2-1-10. Subject to change without notice. Minimum balance requirement to earn APY is \$1,000. Annual trustee fee of \$25, however, fees and expenses are subject to change. Please note that other fees and expenses may apply, including early withdrawal penalties and trustee transfer fees. Fees may reduce earnings. Withdrawals are subject to IRS rules governing IRA's. Penalty for early withdrawal.

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FDIC