

SAVINGS YIELDS Institution	MONEY MARKET ACCOUNTS				CERTIFICATES OF DEPOSIT										
	Savings \$1,000 min.	Checking \$1,000 min.	Checking \$2,500 min.	Checking \$25,000 min.	Checking \$50,000 min.	1 Month	3 months	6 months	1 year	18 months	2 years	3 years	4 years	5 years	10 years
Abbey Credit Union	0.05	0.05	---	---	---	---	---	1.69	1.89	2.18	2.33	2.48	2.58	2.72	---
Bridge Credit Union	0.10	0.25	0.25	0.45	0.45	---	---	1.00	1.44	1.64	1.83	1.93	2.33	2.52	---
CODE Credit Union	0.10	0.05	0.25	0.35	---	---	---	1.74	2.01	2.25	2.38	2.53	2.68	---	---
Day Air Credit Union	---	---	0.60	1.20	1.40	---	---	1.75	2.00	2.25	2.35	2.50	2.65	2.80	---
DayMet Credit Union	---	---	0.10	0.30	---	---	---	1.52	1.92	2.25	2.42	2.63	2.80	2.94	---
Firefighters & Company	0.20	0.35	0.45	0.50	0.60	---	---	1.76	2.01	2.40	2.47	2.60	2.81	3.01	---
Federal Credit Union	A							D				D	D	D	
Heartland Federal Credit Union	0.10	0.00	0.20	0.25	0.30	---	---	0.00	1.00	1.25	1.50	1.75	2.00	---	---
MidUSA Credit Union	---	0.03	0.03	0.05	0.05	---	---	0.05	0.10	0.30	0.30	0.50	0.75	1.00	1.35
Monroe Federal	0.05	---	0.05	0.05	0.03	---	---	0.10	0.20	1.99	2.08	2.38	3.06	3.06	---
Perpetual Fed., Urbana	0.30	---	---	---	---	---	---	0.85	1.66	2.28	2.38	3.10	3.13	3.15	---
River Valley Credit Union	0.05	0.05	0.10	0.25	0.35	---	---	1.75	2.00	2.25	2.40	2.60	2.80	3.00	---
State Farm Bank	0.16	---	0.25	---	---	---	---	0.03	0.06	0.10	0.40	1.35	1.60	1.95	---
Union Savings Bank	---	---	---	---	---	---	---	1-B	1-B	1-B	1-B	1-B	1-B	1-B	---
Universal 1 Credit Union	0.05	0.05	0.20	0.60	0.60	---	---	1.51	1.76	2.02	2.27	2.43	2.63	2.74	---
Weight-Patt Credit Union	0.15	0.15	1.41	1.51	1.61	---	---	1-C	1-B	1-C	1-C	1-C	1-C	1-C	---

COMPOUNDING

Yields quoted here were offered by financial institutions last week and do not necessarily represent yields available today. Yields quoted are effective annual yields, reflecting the compounding of interest over one year. Yields assume the depositor maintains a minimum balance, avoids early withdrawal, automatically reinvests all interest and observes other restrictions. Interest on money market accounts is compounded monthly, except where indicated. Interest on certificates is compounded daily, except where indicated.

Method	Daily	Weekly	Monthly	Quarterly	Dividends transferred to savings	Semi-annually
1						
2						
3						
4						
5						
6						

BALANCES

Yields quoted are those offered on individual deposits smaller than \$250,000, which are insured under federal supervision. Yields on deposits larger than \$250,000, which are not federally insured, generally are negotiable. Yields generally increase with the amount deposited. Money market and certificate of deposit yields apply to minimum balances as indicated above.

Minimums	A	B	C	D	E	F	G	H
\$100								
\$500								
\$1,000								
\$2,000								
\$2,500								
\$5,000								
\$10,000								
\$25,000								

Investor

continued from D1

help draw businesses.

The building sold for \$330,000 in September to a Roseville, California real estate investor acting as Roseville RE Holdings LLC. The same investor bought Grove Park Office Suites in Huber Heights about eight years ago and rehabbed the property, which at the time was about 40 percent occupied.

"Now it's about 80 percent occupied and making money, so they decided to spend more money in Dayton because that has become so successful," Walling said. "They told me I had \$6 million to find other properties like this."

Office real estate in the Dayton region is about 22 percent vacant, according to real estate firm Cushman & Wakefield. When buildings aren't updated, the communities they are in can lose out on jobs while businesses leave for modern offices. Down the block at 4032 Linden Ave., an office build-



Updates to the Claypool Office Suites at 4130 Linden Ave. in Riverside will include interior and exterior improvements plus new landscaping. KATLIN SCHROEDER/STAFF

ing in need of major updates has been vacant for years and its county property value has tumbled from \$2.8 million in 2008 to \$230,000 in 2018. It sold in 2016 to a trust in Santa Monica, California.

Riverside City Manager Mark Carpenter said that building needs "tremendous" work.

"Big difference between that and what is going on at the Claypool Building,"

Carpenter said.

Property records show the Claypool Building lost almost half its value since 2007, down to \$793,540 as of 2018, according to the Montgomery County auditor.

The building has new carpet, paint and a renovated bathroom, breakroom and entryway. Coming are updates to the HVAC system, new landscaping, replaced windows and lights, new sig-

BUSINESS AWARDS

Dayton Freight Lines, Inc., a leading provider of regional less-than-truckload (LTL) transportation services, was recently honored by GlobalTranz.

For the sixth time, they presented Dayton Freight with the *2018 Midwest Regional LTL Carrier of the Year Award*. This award is based on operational excellence, customer service, price, flexibility, strategic partnerships, technology innovation, and new service offerings. GlobalTranz is a technology company that provides award-winning cloud-based multi-modal Transportation Management System (TMS) products to shippers, carriers, 3PLs and brokers.

Founded in 1981, Dayton Freight is a private, union-free, less-than truckload (LTL) freight carrier headquartered in Dayton. Currently ranked as the country's 14th largest LTL company, Dayton Freight has 56 Service Centers in 13 Mid-west states, served by 5,000 employees, offering 1- or 2-day service to thousands of cities.

Buckingham Financial Group recently announced that **Valerie L. Harman, CPA**, received designation as a *Certified Financial Planner™*, which is awarded to financial professionals who have met the education and testing requirements of the CFP® Board. This certification acknowledges Harman has completed extensive training and experience requirements and is held to rigorous ethical financial planning standards.



The CFP® Certification Exam covers the following areas: the financial planning process, risk management, investments, tax planning and management, retirement and employee benefits, and estate planning.

Centerville Rotary Club member **Adam Manning**, proprietor of Carraba's Italian Grill, was voted *Rotarian of the Year for 2018* by club members for his outstanding work throughout the year on the club's chief fundraiser, the annual October Pancake Breakfast held at Centerville High School.

BUSINESS OPENINGS

The South Metro Chamber and Washington Township conducted a ribbon cutting in conjunction with an Open House at the newest **BrightView Outpatient Addiction Medicine Center**, located at 8120 Garnet Dr., on Feb. 6. BrightView's treatment

Funds raised go to award college scholarships to local students, and to support local and international service projects. Manning headed up the Pancake Breakfast for the second year in a row. Club President Boyd Preston said, "He took over from Carol Kennard and her team, which was no small task, but he did so with focus, strong leadership, dedication and the strong team he put together. Details were handled, signs went up, club members were recruited, advertising happened, sponsorships were obtained," he said.

Buckeye Insurance Group recently announced that **Vandalia Insurance Agency**, of Vandalia, Ohio, has achieved *Preferred Agency Status for 2019*.

As a Preferred Agency, Vandalia Insurance Agency demonstrates the highest level of insurance knowledge, professionalism and service to their customers. Buckeye is proud of our partnership with Vandalia Insurance Agency and congratulates their staff on achieving this honor.

For 140 years, Buckeye Insurance Group has provided quality insurance protection and excellent customer service for its independent agents and policyholders. Based in Piqua, Buckeye provides farm, home and auto insurance to customers in Ohio, Indiana, and Kansas.



Daniel E. Wolodkiewicz, Certified Financial Planner™, has been named to the "Circle of Excellence" with Equiety Services, Inc. (ESi). Dan will be recognized as part of the Circle of Excellence, at the Elite Sympo-



Alex Wolodkiewicz summ later this year. Dan and his son, **Alex Wolodkiewicz**, work as partners at Pinnacle Financial Associates. Pinnacle Financial is one of the top five teams in the nation for ESi. Their office is located at 3171 Beaver Yu Dr., Suite A in Beavercreek.

program includes a comprehensive plan for symptom management, medical and psychological stabilization, and supports the early phases of recovery.

For more information, visit www.brightviewhealth.com.

MONTGOMERY COUNTY VENDORS LICENSE

Big Mikes Concessions, dba Big Mike Concessions, 801 Southview Dr, Englewood 45322

Cafe Vapes LLC, dba Cafe Vapes LLC, 2282 Patterson Road, Kettering 45420

F&S Schl and Office Solles LLC, dba F&S School

Mellnee Reid, dba More Than Pretty, 220 Fieldstone Dr Apt 4, Trotwood 45426

South Dayton CC, dba Cobra Carpet, 5252 Newell Circle, Kettering 45440

Turner, Marshall, dba Mr Turner's Cleaning Services, 1412 Graystone Dr, Dayton