

Their loss is
your gain.

6-month CD

5.50%
APY¹

Special rate for Indymac customers with both checking and savings accounts.

5.45% APY

Special rate for customers with a checking or savings account

5.40% APY

Rate for 6-month CD only

Indymac Bank	5.50%	APY ¹
Bank of America	2.40%	APY ²
Washington Mutual	2.55%	APY ²
Wells Fargo	2.75%	APY ³
World Savings	4.61%	APY ⁴

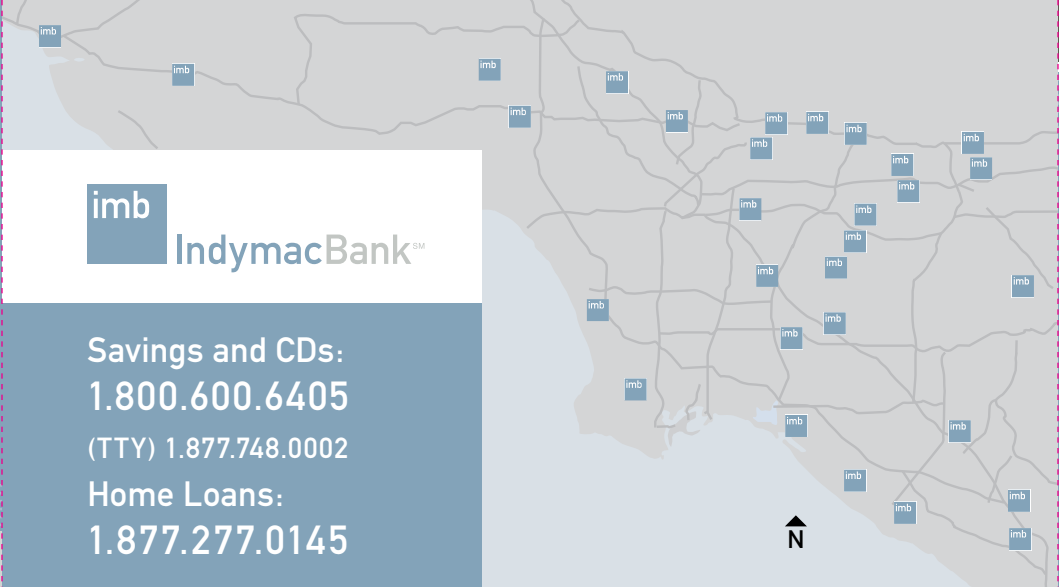
Tired of putting up with the paltry CD rates offered by the big banks today? Indymac’s got something that will refocus your attention: our 6-month CD at the appealing rate of 5.50% APY.¹ After all, if your bank isn’t being good to you and your money, it’s in your best interest to find one that will.

1.800.600.6405

imb

IndymacBankSM

Savings and CDs:
1.800.600.6405
(TTY) 1.877.748.0002
Home Loans:
1.877.277.0145



Arcadia	626.462.8920	La Verne	909.593.4944
Bradbury/Duarte	626.358.3287	Long Beach	562.668.5050
Buena Park	714.736.4000	Manhattan Beach	310.727.5660
Burbank	818.525.3760	Mission Viejo	949.347.7014
Camarillo	805.465.1053	Monterey Park	323.767.1180
Cerritos	562.916.7260	Newport/Costa Mesa	949.764.6420
Chino Hills	909.631.2560	North La Verne	909.392.5868
City of Industry	626.961.3486	Northridge	818.734.2940
Covina	626.331.0651	Pasadena	626.535.4870
Downey	562.658.4460	San Marino	626.588.3760
Encino	818.817.5320	Torrance	310.891.6240
Glendale	818.502.8400	Tustin	714.368.2100
Hacienda Heights	626.330.7411	Ventura	805.677.2300
Huntington Beach	714.843.5360	West Covina	626.859.4200
Laguna Hills	949.470.8160	Whittier	562.968.2360
		Corporate Office	800.600.6405

Branch hours: Monday–Thursday: 9 a.m. – 4 p.m.
Friday: 9 a.m. – 6 p.m.
Saturday: 9 a.m. – 3 p.m.



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5.50%
APY¹

Indymac Bank
6-month CD

Special rate for Indymac® customers with both checking and savings accounts. See inside for details.

Losing interest
in other banks?



Up to ten times the
saving strength.

Money Market
Savings

5.00%
APY⁵

Indymac Bank	5.00%	APY ⁵
Bank of America	0.35%	APY ⁶
Union Bank of California	0.50%	APY ⁷
Wells Fargo	0.50%	APY ⁸
Citibank	2.00%	APY ⁹

Want the flexibility of anytime access to your money each month while earning a great rate on your savings? Then Indymac’s Money Market Savings Account is for you. Compare our 5.00% APY and you’ll find that not only is our rate off the charts, it’s up to ten times that of our competition.

⁵ Minimum balance to obtain published Money Market Annual Percentage Yield (APY) is \$1,000. 5.00% APY applies to balances of \$1,000+. Published rate as of 4/16/07. Indymac Bank reserves the right to make changes. For complete details, refer to our “Terms and Conditions” and “Account Terms and Fee Schedule” brochures. Fees may reduce earnings. This is a limited transaction account. You may make a total of only six (6) transfers or pre-authorized withdrawals per monthly cycle statement period, no more than three (3) of which may be by draft, Point-Of-Sale debit or similar order. Indymac Bank, F.S.B., is not affiliated with the above financial institutions, nor have they approved or endorsed the use of their rate information. Competitive rates confirmed by phone or published on each competitor’s website on 04/10/07. ⁶ Minimum balance to open is \$25,000. .35% APY applies to balances between \$0 and \$2,499.99. ⁷ Minimum balance to open is \$2,500. .50% APY applies to balances between \$0 and \$2,499.99. ⁸ Minimum balance to open is \$100. .50% APY applies to balances between \$0 and \$2,499.99. ⁹ Minimum deposit of \$1,000. 2.00% APY applies to balances between \$0 and \$9,999.99.

1.800.600.6405

If free checking makes you
stand in line, it isn’t free.

Free Checking
without the wait¹⁰

- No minimum balance
- Free bill pay (We’ll even show you how to get started.)
- Unlimited check-writing

Sure, just about every bank says they have free checking. But there’s usually a catch, like direct deposit or not-so-hot customer service. At Indymac, when we say free and convenient, we really mean it. Even our online bill pay is free. And on top of that, we offer shorter lines, which means a lot more of another free commodity that’s in short supply these days: time.

¹⁰ Minimum to open is \$100. Indymac Bank reserves the right to make changes. For complete details, refer to our “Terms and Conditions” and “Account Terms and Fee Schedule” brochures.

1.800.600.6405

Make the most of your
home by making the most
of our loans.

30-year Fixed
Rate Home Loan

6.375%
6.428% APR¹¹

Purchase or refinance while locking
in a long-term fixed rate

Before buying a home, most folks want to look around to make sure it’s exactly what they want. Why should a mortgage be any different? Indymac has a variety of home loan products designed to fit your lifestyle and financial goals, whether you’re refinancing or looking to purchase.

¹¹ Published rate as of 4/12/07. Pricing is based on the following assumptions: 45-day rate lock, California property, owner-occupied single-family home, purchase transaction, rate based on a sample loan amount of \$320,000, loan-to-value is 80%, other pricing options are available. Rates and terms subject to change without notice.

1.877.277.0145