

FEATURED CERTIFICATES OF DEPOSIT <sup>a</sup>					
Term	Interest Compounds	Minimum Opening Deposit	Minimum Balance To Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
30-Month Stepped Rate <sup>b</sup>	Monthly w/checking	\$500	\$500	0.30%	0.40%
				0.40%	
30-Month Stepped Rate <sup>b</sup>	Monthly w/checking	\$10,000	\$10,000	0.35%	0.75%
				0.45%	
				1.45%	
30-Month Stepped Rate <sup>b</sup>	Monthly w/checking	\$25,000	\$25,000	0.45%	1.00%
				0.55%	
				2.00%	

a) Substantial penalty for early withdrawal outside of grace periods  
b) The interest rate on the Stepped Rate CD increases every 10 months. The APY assumes principal and interest remain in account for 30 months. Penalty-free withdrawals may be made during 10-month and 20-month grace periods. See a bank representative for details.

BUMP UP CERTIFICATES OF DEPOSIT <sup>a</sup>					
Term	Interest Compounds	Minimum Opening Deposit	Minimum Balance To Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
25-Months <sup>b</sup>	Monthly	\$500	\$500	0.35%	0.35%
25-Months <sup>b</sup>	Monthly w/o checking	\$10,000	\$10,000	0.45%	0.45%
25-Months <sup>b</sup>	Monthly w/checking	\$10,000	\$10,000	0.50%	0.50%
25-Months <sup>b</sup>	Monthly w/checking	\$25,000	\$25,000	0.60%	0.60%
35-Months <sup>b</sup>	Monthly	\$500	\$500	0.45%	0.45%
35-Months <sup>b</sup>	Monthly w/o checking	\$10,000	\$10,000	0.55%	0.55%
35-Months <sup>b</sup>	Monthly w/checking	\$10,000	\$10,000	0.70%	0.70%
35-Months <sup>b</sup>	Monthly w/checking	\$25,000	\$25,000	0.80%	0.80%

a) Substantial penalty for early withdrawal.  
b) This CD comes with a "Bump Up" feature that allows you to request a one-time rate adjustment after the account has been opened for at least six months. The rate will be adjusted to the then current rate for this CD product and the new rate will apply for the remainder of the term.

REGULAR CERTIFICATES OF DEPOSIT <sup>a</sup>					
Term	Interest Compounds	Minimum Opening Deposit	Minimum Balance To Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
30 Days	At Maturity	\$500	\$500	0.25%	0.25%
60 Days	At Maturity	\$500	\$500	0.25%	0.25%
90 Days	At Maturity	\$500	\$500	0.25%	0.25%
6-months	Monthly	\$500	\$500	0.35%	0.35%
12-Months	Monthly	\$500	\$500	0.50%	0.50%
18-Months	Monthly	\$500	\$500	0.55%	0.55%
24-Months	Monthly	\$500	\$500	0.60%	0.60%
30-Months	Monthly	\$500	\$500	0.60%	0.60%
36-Months	Monthly	\$500	\$500	0.60%	0.60%
36-Months	Monthly w/o checking	\$10,000	\$10,000	0.70%	0.70%
36-Months	Monthly w/checking	\$10,000	\$10,000	0.80%	0.80%
48-Months	Monthly	\$500	\$500	0.70%	0.70%
48-Months	Monthly w/o checking	\$10,000	\$10,000	0.80%	0.80%
48-Months	Monthly w/checking	\$10,000	\$10,000	0.90%	0.90%
60-Months	Monthly	\$500	\$500	0.65%	0.65%
60-Months	Monthly w/o checking	\$10,000	\$10,000	0.90%	0.90%
60-Months	Monthly w/checking	\$10,000	\$10,000	1.09%	1.10%

a) Substantial penalty for early withdrawal.

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs) <sup>a</sup>					
Term	Interest Compounds	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
18-Months <sup>c</sup> - Variable	Quarterly	\$100	\$100	0.55%	0.55%
25-Months <sup>b</sup> - Fixed	Monthly w/o checking	\$100	\$100	0.45%	0.45%
25-Months <sup>b</sup> - Fixed	Monthly w/checking	\$10,000	\$10,000	0.50%	0.50%
25-Months <sup>b</sup> - Fixed	Monthly w/checking	\$25,000	\$25,000	0.60%	0.60%
36-Months - Fixed	Quarterly	\$100	\$100	0.80%	0.80%
60-Months - Fixed	Quarterly	\$100	\$100	1.10%	1.10%

a) Substantial penalty for early withdrawal.  
b) This CD comes with a "Bump Up" feature that allows you to request a one-time rate adjustment after the account has been opened for at least six months. The rate will be adjusted to the then current rate for this CD product and the new rate will apply for the remainder of the term.  
c) The interest rate and annual percentage yield may change after account opening

JUMBO CERTIFICATES OF DEPOSIT <sup>a</sup>					
Term	Interest Compounds	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
30 Days	At Maturity	\$100,000	\$100,000	0.25%	0.25%
60 Days	At Maturity	\$100,000	\$100,000	0.25%	0.25%
90 Days	At Maturity	\$100,000	\$100,000	0.25%	0.25%
6-Months	Monthly	\$100,000	\$100,000	0.35%	0.35%
12-Months	Monthly	\$100,000	\$100,000	0.50%	0.50%
18-Months	Monthly	\$100,000	\$100,000	0.55%	0.55%
36-Months	Monthly w/o checking	\$100,000	\$100,000	0.70%	0.70%
36-Months	Monthly w/checking	\$100,000	\$100,000	0.80%	0.80%
48-Months	Monthly w/o checking	\$100,000	\$100,000	0.80%	0.80%
48-Months	Monthly w/checking	\$100,000	\$100,000	0.90%	0.90%
60-Months	Monthly w/o checking	\$100,000	\$100,000	0.90%	0.90%
60-Months	Monthly w/checking	\$100,000	\$100,000	1.09%	1.10%

a) substantial penalty for early withdrawal.

CDARS <sup>a</sup>			
Term	Minimum Opening Deposit	Interest Rate	APY
4 weeks	\$10,000	0.15%	0.15%
13 weeks	\$10,000	0.15%	0.15%
26 weeks	\$10,000	0.20%	0.20%
52 weeks	\$10,000	0.40%	0.40%

Limits apply. Funds may be submitted for placement only after a depositor enters into a CDARS Deposit Placement Agreement with us. The agreement contains important information and conditions regarding the placement of funds by us. CDARS and Certificate of Deposit Account Registry Service are registered service marks of Promontory Interfinancial Network, LLC.

CHECKING/SAVINGS/MONEY MARKET ACCOUNTS*				
Account Type	Minimum Opening Deposit	Minimum Balance To Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
<b>Interest Checking</b>				
Balances to \$1,499.99	\$100	\$100	0.05%	0.05%
Balances \$1,500.00 and over	\$100	\$1,500	0.05%	0.05%
<b>Statement Savings</b>				
	\$50	\$50	0.05%	0.05%
<b>Kid's Savings</b>				
	\$10	\$10	0.05%	0.05%
<b>Regular Money Market</b>				
Balances to \$2,499.99	\$1,000	\$1,000	0.05%	0.05%
\$2,500 to \$24,999.99	\$1,000	\$2,500	0.10%	0.10%
\$25,000 to \$99,999.99	\$1,000	\$25,000	0.15%	0.15%
Balances \$100,000 and over	\$1,000	\$100,000	0.25%	0.25%
<b>Premium Money Market</b>				
Balances to \$24,999.99	\$1,000	\$1,000	0.10%	0.10%
\$25,000 to \$99,999.99	\$1,000	\$25,000	0.15%	0.15%
\$100,000 to \$249,999.99	\$1,000	\$100,000	0.30%	0.30%
\$250,000 to \$499,999.99	\$1,000	\$250,000	0.40%	0.40%
\$500,000 to \$999,999.99	\$1,000	\$500,000	0.45%	0.45%
Balances \$1,000,000 and over	\$1,000	\$1,000,000	0.45%	0.45%
BUSINESS CHECKING/SAVINGS/MONEY MARKET ACCOUNTS*				
Account Type	Minimum Opening Deposit	Minimum Balance To Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
<b>Business Savings</b>				
	\$50	\$50	0.05%	0.05%
<b>Business Money Market</b>				
Balances to \$2,499.99	\$1,000	\$1,000	0.05%	0.05%
\$2,500 to \$24,999.99	\$1,000	\$2,500	0.10%	0.10%
\$25,000 to \$99,999.99	\$1,000	\$25,000	0.15%	0.15%
Balances \$100,000 and over	\$1,000	\$100,000	0.25%	0.25%
<b>Business Premium Money Market</b>				
Balances to \$24,999.99	\$1,000	\$1,000	0.10%	0.10%
\$25,000 to \$99,999.99	\$1,000	\$25,000	0.15%	0.15%
\$100,000 to \$249,999.99	\$1,000	\$100,000	0.30%	0.30%
\$250,000 to \$499,999.99	\$1,000	\$250,000	0.40%	0.40%
\$500,000 to \$999,999.99	\$1,000	\$500,000	0.45%	0.45%
Balances \$1,000,000 and over	\$1,000	\$1,000,000	0.45%	0.45%
<b>Non-Profit Interest Checking</b>				
	\$100	\$25,000	0.15%	0.15%
<b>Interest on Lawyer Trust Acct (IOLTA)</b>				
Balances to \$1,499.99	\$100	\$100	0.05%	0.05%
Balances \$1,500.00 and over	\$100	\$1,500	0.05%	0.05%

\* The interest rate and annual percentage yield may change after account opening