



RATE SHEET
October 12, 2011

Personal Money Market**	Rate	APY	Charges
\$250,000 & Over	0.40%	0.40%	Minimum Opening Deposit: \$2,500 \$10 per month if balance drops below \$2,500, or if Average Balance drops below \$5,000 No interest paid on balances less than \$2,500
\$100,000 to \$249,999	0.30%	0.30%	
\$50,000 to \$99,999	0.20%	0.20%	
\$25,000 to \$49,999	0.15%	0.15%	
\$10,000 to \$24,999	0.10%	0.10%	
\$2,500 to \$9,999	0.05%	0.05%	

VIP Checking**	Rate	APY	Charges
\$250,000 & Over	0.40%	0.40%	Minimum Opening Deposit: \$100 \$20 per month if balance drops below \$2,500, or if Average Balance drops below \$5,000 No interest paid on balances less than \$2,500
\$100,000 to \$249,999	0.30%	0.30%	
\$50,000 to \$99,999	0.20%	0.20%	
\$25,000 to \$49,999	0.15%	0.15%	
\$10,000 to \$24,999	0.10%	0.10%	
\$2,500 to \$9,999	0.05%	0.05%	

Statement Savings**	Rate	APY	Charges
\$500 & Over	0.05%	0.05%	Minimum Opening Deposit: \$100 \$5.00 per month if balance drops below \$500

Business Interest Checking**	Rate	APY	Charges
\$5,000 & Over	0.10%	0.10%	Minimum Opening Deposit: \$500 \$20 per month if balance drops below \$5,000; or Average Balance drops below \$10,000; or, Combined Balances drops below \$25,000. (Additional charges if activity limits are exceeded.)

Business Money Market**	Rate	APY	Charges
\$250,000 & Over	0.40%	0.40%	Minimum Opening Deposit: \$5,000 \$10.00 per month if balance drops below \$5,000, or if Average Balance drops below \$10,000
\$100,000 to \$249,999	0.30%	0.30%	
\$50,000 to \$99,999	0.20%	0.20%	
\$25,000 to \$49,999	0.15%	0.15%	
\$10,000 to \$24,999	0.10%	0.10%	
\$ 5,000 to \$9,999	0.05%	0.05%	

Analyzed Business Checking	Rate		Charges & Restrictions
Earnings Credit Rate	1.40%		Minimum Opening Deposit: \$500 Applied to Average Daily Balance to offset allowable costs and fees

THE ABOVE ACCOUNT TYPES HAVE VARIABLE RATES. ** RATES ARE SUBJECT TO CHANGE AFTER THE ACCOUNT IS OPENED.

Certificates of Deposit	Rate	APY	Charges
60 to 89 days	0.05%	0.05%	Minimum Opening Deposit: \$5,000 Terms of 60 days to 364 days - early withdrawal penalty equals 30 days interest on the amount withdrawn whether or not the interest has accrued. 12 months to 35 months - early withdrawal penalty equals 90 days interest on the amount withdrawn whether or not the interest has accrued. 36 months or greater - early withdrawal penalty equals 180 days interest on the amount withdrawn whether or not the interest has accrued.
90 to 179 days	0.10%	0.10%	
180 to 364 days	0.20%	0.20%	
12 – 23 Months	0.30%	0.30%	
24 – 35 Months	0.50%	0.50%	
36 – 47 Months	0.70%	0.70%	

Fees could reduce the earnings on some accounts. Interest Rates and Annual Percentage Yields are current as of:
 October 12, 2011

For current rate information call, (858) 847-4780.

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