

Deposit Interest Rates

Rates effective as of Friday, February 5, 2010

Checking, Savings and Money Market Accounts

Product Name	Product Tiers	Interest Rate	Annual Percentage Yield
Checking with Interest - Minimum \$500.00 to earn interest		0.05%	0.05%
Savings (Including Minor Savings) - Interest paid on all balances		0.10%	0.10%
Money Market Account - Minimum \$500.00 to earn interest - Interest calculated on 360 day basis	\$500.00-\$9,999.99	0.05%	0.05%
	\$10,000.00-\$24,999.99	0.05%	0.05%
	\$25,000.00-\$99,999.99	0.10%	0.10%
	\$100,000.00 - \$999,999.99	0.15%	0.15%
	\$1,000,000.00 or more	0.20%	0.20%
Commercial Money Market Account - Minimum \$500.00 to earn interest - Interest calculated on 360 day basis	\$500.00-\$9,999.99	0.05%	0.05%
	\$10,000.00-\$24,999.99	0.05%	0.05%
	\$25,000.00-\$99,999.99	0.10%	0.10%
	\$100,000.00 - \$999,999.99	0.15%	0.15%
	\$1,000,000.00 or more	0.20%	0.20%
Money Market IRA - Interest paid on all balances - Interest calculated on 365 day basis	\$0-\$24,999.99	0.10%	0.10%
	\$25,000.00-\$99,999.99	0.10%	0.10%
	\$100,000.00-\$999,999.99	0.10%	0.10%
	\$1,000,000.00 or more	0.35%	0.35%

Rates are subject to change daily. Fees may reduce earnings on accounts.

Premier Relationship Banking

(Combined deposits of \$25,000.00 required - Consumer accounts only)

Product Name	Product Tiers	Interest Rate	Annual Percentage Yield
Premier Checking with Interest - Interest paid on all balances	All Balances	0.10%	0.10%
Premier Money Market Account - Minimum \$500.00 to earn interest - Interest calculated on 365 day basis	\$500.00-\$24,999.99	0.10%	0.10%
	\$25,000.00-\$99,999.99	0.10%	0.10%
	\$100,000.00 - \$999,999.99	0.10%	0.10%
	\$1,000,000 or more	0.35%	0.35%

Certificates of Deposit/IRA CDs

Product Term	Interest Rate	APY	Premier Rate	Premier APY
30 - 89 Day	0.50%	0.50%	0.90%	0.90%
90 - 179 Day	0.75%	0.75%	1.00%	1.01%
180 - 364 Day	0.90%	0.90%	1.10%	1.11%
12 Months	1.00%	1.01%	1.10%	1.11%
18 Months	1.00%	1.01%	1.10%	1.11%
24 Months	1.00%	1.01%	1.10%	1.11%
30 Months	1.00%	1.01%	1.10%	1.11%
36 Months	1.00%	1.01%	1.20%	1.21%
48 Months	1.00%	1.01%	1.20%	1.21%
60 Months	1.00%	1.01%	1.20%	1.21%

A penalty may be incurred if funds are withdrawn prior to maturity. APY assumes interest remains on deposit until maturity. Withdrawal of interest will reduce earnings.