



RATE SHEET
August 16, 2010

| Personal Money Market** | Rate | APY | Index | Charges |
|-------------------------|-------|-------|----------|--|
| \$250,000 & Over | 0.70% | 0.70% | No index | 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 | 0.65% | 0.65% | | |
| \$50,000 to \$99,999 | 0.60% | 0.60% | | |
| \$25,000 to \$49,999 | 0.40% | 0.40% | | |
| \$10,000 to \$24,999 | 0.25% | 0.25% | | |
| \$2,500 to \$9,999 | 0.20% | 0.20% | | |

| VIP Checking** | Rate | APY | Index | Charges |
|------------------------|-------|-------|----------|--|
| \$250,000 & Over | 0.70% | 0.70% | No index | 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 | 0.65% | 0.65% | | |
| \$50,000 to \$99,999 | 0.60% | 0.60% | | |
| \$25,000 to \$49,999 | 0.40% | 0.40% | | |
| \$10,000 to \$24,999 | 0.25% | 0.25% | | |
| \$2,500 to \$9,999 | 0.20% | 0.20% | | |

| Statement Savings** | Rate | APY | Index | Charges |
|---------------------|-------|-------|----------|--------------------------------|
| \$500 & Over | 0.10% | 0.10% | No index | Minimum Opening Deposit: \$100 |

| Business Interest Checking** | Rate | APY | Index | Charges |
|------------------------------|-------|-------|----------|---|
| \$5,000 & Over | 0.10% | 0.10% | No index | 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 | Index | Charges |
|-------------------------|-------|-------|----------|--|
| \$250,000 & Over | 0.70% | 0.70% | No index | 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 | 0.65% | 0.65% | | |
| \$50,000 to \$99,999 | 0.60% | 0.60% | | |
| \$25,000 to \$49,999 | 0.40% | 0.40% | | |
| \$10,000 to \$24,999 | 0.25% | 0.25% | | |
| \$ 5,000 to \$9,999 | 0.20% | 0.20% | | |

| Analyzed Business Checking | Rate | Column1 | Index | Charges & Restrictions |
|----------------------------|-------|---------|----------|---|
| Earnings Credit Rate | 1.50% | | No index | 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/ IRAs | Rate | APY | Index | Charges |
|-------------------------------|-------|-------|----------|---|
| 60 to 89 days | 0.35% | 0.35% | No index | Minimum Opening Deposit: \$1,000 Terms of 60 days to 365 days – early withdrawal penalty equals 30 days interest on the amount withdrawn whether or not the interest has accrued. Terms in excess of 365 days – early withdrawal penalty equals 90 days interest on the amount withdrawn whether or not the interest has accrued. |
| 90 to 179 days | 0.40% | 0.40% | | |
| 180 to 364 days | 0.50% | 0.50% | | |
| 12 – 23 Months | 0.80% | 0.80% | | |
| 24 – 35 Months | 1.50% | 1.51% | | |
| 36 – 47 Months | 1.70% | 1.71% | | |

Fees could reduce the earnings on some accounts. Interest Rates and Annual Percentage Yields are current as of:
August 16, 2010
For current rate information call, (858) 847-4780.
Member FDIC / EQUAL HOUSING LENDER