



**RATE SHEET**  
July 9, 2008

Platinum Money Fund**	Rate	APY	Index	Charges
\$250,000 & Over	1.85%	1.87%	No index	\$12 per month if balance drops below \$10,000
\$100,000 to \$249,999	1.80%	1.82%		
\$50,000 to \$99,999	1.75%	1.77%		
\$25,000 to \$49,999	1.35%	1.36%		
\$ 5,000 to \$24,999	0.90%	0.90%		
Up to \$4,999	0.85%	0.85%		

Tiered Money Market**	Rate	APY	Index	Charges
\$50,000 & Over	1.70%	1.71%	No index	\$10 per month if balance drops below \$2,500
\$25,000 to \$49,999	1.30%	1.31%		
\$ 5,000 to \$24,999	0.85%	0.85%		
Up to \$4,999	0.80%	0.80%		

Tiered Interest Checking**	Rate	APY	Index	Charges
\$50,000 & Over	1.40%	1.41%	No index	\$8 per month (with image checking) if: Balance drops below \$1,500, or Average balance drops below \$3,000
\$25,000 to \$49,999	1.25%	1.26%		
\$ 5,000 to \$24,999	0.45%	0.45%		
Up to \$4,999	0.35%	0.35%		

Personal / Business Statement Savings**	Rate	APY	Index	Charges
Any Balance	0.70%	0.70%	No index	\$3.00 per month if balance drops below \$300

Business Plus Checking**	Rate	APY	Index	Charges
Any Balance	0.60%	0.60%	No index	\$11/month if balance drops below \$5,000; or Average Balance drops below \$6,000; or, combined balances drops below \$7,500. (Additional charges if activity limits are exceeded.)

Business Money Market**	Rate	APY	Index	Charges
\$250,000 & Over	1.85%	1.87%	No index	\$11.50 per month if balance drops below \$3,000
\$100,000 to \$249,999	1.80%	1.82%		
\$50,000 to \$99,999	1.75%	1.77%		
\$25,000 to \$49,999	1.35%	1.36%		
\$ 5,000 to \$24,999	0.90%	0.90%		
Up to \$4,999	0.85%	0.85%		

Platinum Business Savings**	Rate	APY	Index	Charges & Restrictions
\$250,000 & Over	1.35%	1.36%	No index	\$3 per month if balance drops below \$1,000 These accounts require a Platinum Business Checking account to qualify.
\$100,000 to \$249,999	1.20%	1.21%		
\$50,000 to \$99,999	1.15%	1.16%		
\$25,000 to \$49,999	0.95%	0.95%		
\$ 5,000 to \$24,999	0.80%	0.80%		
Up to \$4,999	0.65%	0.65%		

Analyzed Business Checking	Rate	Index	Charges & Restrictions
Earnings Credit Rate	2.75%	No index	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
7 to 89 days	1.80%	1.82%	No index	Minimum Opening Deposit: \$1,000  Terms of 7 to 31 days-early withdrawal penalty is equal to the accrued interest or the interest on half of the term, whichever is greater. Terms of 32 days and over-early withdrawal penalty equals 30 day's interest on the amount withdrawn whether or not the interest has accrued.
90 to 179 days	1.90%	1.91%		
180 to 364 days	2.15%	2.17%		
12 - 23 Months	2.20%	2.21%		
24 - 35 Months	2.25%	2.27%		
36 - 47 Months	2.40%	2.42%		

Jumbo CD's & IRA's	Rate	APY	Index	Charges
7 to 89 days	1.95%	1.97%	No index	Minimum Opening Deposit: \$100,000  Terms of 7 to 31 days-early withdrawal penalty is equal to the accrued interest or the interest on half of the term, whichever is greater. Terms of 32 days and over-early withdrawal penalty equals 30 day's interest on the amount withdrawn whether or not the interest has accrued.
90 to 179 days	2.05%	2.06%		
180 to 364 days	2.30%	2.33%		
12 - 23 Months	2.35%	2.37%		
24 - 35 Months	2.40%	2.42%		
36 - 47 Months	2.55%	2.57%		

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

July 9, 2008

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

Member FDIC / EQUAL HOUSING LENDER