



## RATE SHEET

July 22, 2009

Personal Money Market**	Rate	APY	Index	Charges
\$250,000 & Over	1.10%	1.11%	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	1.05%	1.06%		
\$50,000 to \$99,999	1.00%	1.01%		
\$25,000 to \$49,999	0.75%	0.75%		
\$10,000 to \$24,999	0.55%	0.55%		
\$2,500 to \$9,999	0.50%	0.50%		

VIP Checking**	Rate	APY	Index	Charges
\$250,000 & Over	1.10%	1.11%	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	1.05%	1.06%		
\$50,000 to \$99,999	1.00%	1.01%		
\$25,000 to \$99,999	0.75%	0.75%		
\$10,000 to \$24,999	0.55%	0.55%		
\$2,500 to \$9,999	0.50%	0.50%		

Statement Savings**	Rate	APY	Index	Charges
\$500 & Over	0.40%	0.40%	No index	Minimum Opening Deposit: \$100 \$5.00 per month if balance drops below \$500

Business Interest Checking**	Rate	APY	Index	Charges
\$5,000 & Over	0.40%	0.40%	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	1.10%	1.11%	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	1.05%	1.06%		
\$50,000 to \$99,999	1.00%	1.01%		
\$25,000 to \$49,999	0.75%	0.75%		
\$10,000 to \$24,999	0.55%	0.55%		
\$ 5,000 to \$9,999	0.50%	0.50%		

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
7 to 89 days	0.55%	0.55%	No index	Minimum Opening Deposit: \$1,000
90 to 179 days	0.65%	0.65%		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 Terms of 32 days to 365 days - early withdrawal penalty equals 30 days interest on the amount withdrawn whether or not the interest has accrued.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.
180 to 364 days	0.95%	0.95%		
12 - 23 Months	1.35%	1.36%		
24 - 35 Months	1.90%	1.91%		
36 - 47 Months	1.95%	1.96%		

CDAR's CD's	Rate	APY	Index	Charges
4 weeks	0.60%	0.60%	No index	Minimum Opening Deposit: Over \$200,000 Early Withdrawal Penalties: 4 weeks = 28 days interest; 13 weeks = 90 days interest; 26 weeks = 90 days interest; 52 weeks = 180 days interest; 2 years = 360 days interest; 3 years = 540 days interest.
13 weeks	0.70%	0.70%		
26 weeks	1.00%	1.01%		
52 weeks	1.40%	1.41%		
2 years	1.95%	1.97%		
3 years	2.00%	2.02%		

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

July 22, 2009

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

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