



Rates Effective Beginning January 13, 2012
Rates subject to change- APY*= Annual Percentage Yield

TYPE OF ACCOUNT	RATE	APY*	RATE	APY*	RATE	APY*	RATE	APY*	RATE	APY*
Comp Semi-Annually (**91 Day/Comp Qtrly)	\$500 Min		\$1M-14,999		\$15M-24,999		\$25M-99,999		\$100M-Up	
			Tier 1		Tier 2		Tier 3		Tier 4	
91 DAY C.D. ***			0.50	0.50	0.65	0.65	0.80	0.80	0.80	0.80
182 DAY C.D.			0.65	0.65	0.70	0.70	0.75	0.75	0.75	0.75
12 MONTH C.D.			0.75	0.75	0.80	0.80	0.90	0.90	0.90	0.90
18 MONTH C.D.			1.00	1.00	1.05	1.05	1.10	1.10	1.10	1.10
24 MONTH C.D.	0.65	0.65	1.15	1.15	1.20	1.20	1.30	1.30	1.30	1.30
30 MONTH C.D.			1.30	1.30	1.35	1.35	1.45	1.46	1.45	1.46
36 MONTH C.D.	0.80	0.80	1.50	1.51	1.55	1.56	1.65	1.66	1.65	1.66
48 MONTH C.D.			1.90	1.91	1.95	1.96	2.05	2.06	2.05	2.06
60 MONTH C.D.			2.15	2.16	2.20	2.21	2.30	2.31	2.30	2.31
			\$5M-14,999							
10 Month Special			1.00	1.00	1.10	1.10	1.25	1.25	1.25	1.25

ALL CD'S ARE AUTOMATICALLY RENEWABLE
SUBSTANTIAL PENALTY FOR EARLY WITHDRAWAL

TYPE OF ACCOUNT	RATE	APY*	RATE	APY*	RATE	APY*	RATE	APY*	RATE	APY*
	\$0 Min									
IRA - VARIABLE	1.10	1.10	12 Month Term Only							
	\$0 Min									
IRA - FIXED	1.35	1.35	12 Month Term Only							
	To \$2499.99		\$2500-4999.99		\$5000 +					
HSA	0.50	0.50	0.95	0.95	1.25	1.26				
	\$0M-\$1M		\$1M-\$5M		\$5M+					
SAVINGS	0.25	0.25	0.35	0.35	0.50	0.50				
	\$750 Min									
NOW CHECKING	0.35	0.35								
	\$1.5M-\$10M		\$10M-\$25M		\$25M-\$75M		\$75M-\$150M		\$150M +	
BUS. MONEY MARKET	0.35	0.35	0.45	0.45	0.60	0.60	0.75	0.75	1.35	1.35
	\$1.5M-\$10M		\$10M-\$25M		\$25M-\$75M		\$75M-\$150M		\$150M +	
MONEY MARKET	0.35	0.35	0.45	0.45	0.60	0.60	0.75	0.75	1.20	1.20

On July 22nd, 2010 the FDIC Insurance permanently increased from \$100,000 to \$250,000 per depositor.

