

RATES Business Banking Accounts

Rates Effective 11/23/2009

Money Market

(\$1,000 min to open)	Money Market Premium ^{1,6}	
\$1—\$49,999	0.10% APY	0.10% Rate
\$50,000—\$99,999	0.25% APY	0.25% Rate
\$100,000—\$249,999	0.40% APY	0.40% Rate
\$250,000 and Up	0.55% APY	0.55% Rate

Certificates of Deposit

Business CDs ⁶ (\$1,000 min to open)										
	\$1,000—\$49,999		\$50,000—\$99,999		\$100,000 and Up					
7—31 days	0.10% APY	0.10% Rate	0.10% APY	0.10% Rate	0.10% APY	0.10% Rate	0.10% APY	0.10% Rate	0.10% APY	0.10% Rate
32—89 days	0.20% APY	0.20% Rate	0.20% APY	0.20% Rate	0.20% APY	0.20% Rate	0.20% APY	0.20% Rate	0.20% APY	0.20% Rate
90—179 days	0.30% APY	0.30% Rate	0.30% APY	0.30% Rate	0.30% APY	0.30% Rate	0.30% APY	0.30% Rate	0.30% APY	0.30% Rate
180—364 days	0.40% APY	0.40% Rate	0.50% APY	0.50% Rate	0.50% APY	0.50% Rate	0.60% APY	0.60% Rate	0.60% APY	0.60% Rate
1 year	0.90% APY	0.90% Rate	1.00% APY	1.00% Rate	1.00% APY	1.00% Rate	1.10% APY	1.09% Rate	1.10% APY	1.09% Rate
2 years	1.20% APY	1.19% Rate	1.30% APY	1.29% Rate	1.30% APY	1.29% Rate	1.40% APY	1.39% Rate	1.40% APY	1.39% Rate
3 years	1.60% APY	1.59% Rate	1.70% APY	1.69% Rate	1.70% APY	1.69% Rate	1.80% APY	1.79% Rate	1.80% APY	1.79% Rate
4 years	1.85% APY	1.83% Rate	1.95% APY	1.93% Rate	1.95% APY	1.93% Rate	2.05% APY	2.03% Rate	2.05% APY	2.03% Rate
5 years	1.85% APY	1.83% Rate	1.95% APY	1.93% Rate	1.95% APY	1.93% Rate	2.05% APY	2.03% Rate	2.05% APY	2.03% Rate

Business Index CDs ⁵ (\$10,000 min to open)									
\$10,000—\$49,999		\$50,000—\$99,999		\$100,000—\$250,000		\$250,000 and Up			
0.95% APY	0.95% Rate	1.15% APY	1.14% Rate	1.40% APY	1.39% Rate	1.50% APY	1.49% Rate	1.50% APY	1.49% Rate

Checking and Savings

NFP Community Checking Plus; IOLTA and Business Savings ⁶ (\$100 min to open)		
\$0—\$49,999	0.20% APY	0.20% Rate
\$50,000 and Up	0.40% APY	0.40% Rate

Business Interest Checking ^{2, 6} (\$100 min to open)		
\$1,000 and Up	0.20% APY	0.20% Rate

Earnings Credit and Sweep

Earnings Credit with Analysis ^{3, 5}	
\$0—\$99,999	0.50%
\$100,000—\$249,999	0.75%
\$250,000 and Up	1.00%
Earnings Credit without Analysis ^{3, 5}	
\$0 and Up	0.75%

Title Company Earnings Credit ^{3, 5}	
\$0 and Up	1.00%
Edge Sweep Account ⁵ (Eurodollar)	
\$100,000 and Up	0.50%
Not FDIC insured. No bank guarantee. May lose value.	



RATES EFFECTIVE 11/23/09. NOTE: All annual percentage yield (APY) calculations are based on monthly compounding except Business Index CDs which are compounded daily. 1) No interest on collected balances less than \$1. 2) No interest on collected balances less than \$1,000. 3) Earnings credit based on collected balance minus 10% reserve requirement. 4) The first year Annual Percentage Yield (APY) defines the total annual yield earned by combining the 3 month introductory rate and 9 months at the current interest rate. 5) Not Available for Public Fund Accounts 6) Contact your local branch for Public Fund rates. Penalties may be imposed for early withdrawal on Certificates of Deposit. Withdrawal limits apply and fees may reduce earnings on Money Market, Savings and Ambitious CD accounts. Interest Rates and APY may change at any time. Member FDIC

RATES Business Banking Accounts

Rates Effective 11/16/2009

Money Market

(\$1,000 min to open)	Money Market Premium ¹	
\$1—\$49,999	0.10% APY	0.10% Rate
\$50,000—\$99,999	0.25% APY	0.25% Rate
\$100,000—\$249,999	0.40% APY	0.40% Rate
\$250,000 and Up	0.55% APY	0.55% Rate

Certificates of Deposit

Business CDs (\$1,000 min to open)									
	\$1,000—\$49,999		\$50,000—\$99,999		\$100,000 and Up				
7—31 days	0.10% APY	0.10% Rate	0.10% APY	0.10% Rate	0.10% APY	0.10% Rate	0.10% APY	0.10% Rate	
32—89 days	0.20% APY	0.20% Rate	0.20% APY	0.20% Rate	0.20% APY	0.20% Rate	0.20% APY	0.20% Rate	
90—179 days	0.30% APY	0.30% Rate	0.30% APY	0.30% Rate	0.30% APY	0.30% Rate	0.30% APY	0.30% Rate	
180—364 days	0.40% APY	0.40% Rate	0.50% APY	0.50% Rate	0.60% APY	0.60% Rate	0.60% APY	0.60% Rate	
1 year	0.90% APY	0.90% Rate	1.00% APY	1.00% Rate	1.10% APY	1.09% Rate	1.10% APY	1.09% Rate	
2 years	1.20% APY	1.19% Rate	1.30% APY	1.29% Rate	1.40% APY	1.39% Rate	1.40% APY	1.39% Rate	
3 years	1.60% APY	1.59% Rate	1.70% APY	1.69% Rate	1.80% APY	1.79% Rate	1.80% APY	1.79% Rate	
4 years	1.85% APY	1.83% Rate	1.95% APY	1.93% Rate	2.05% APY	2.03% Rate	2.05% APY	2.03% Rate	
5 years	1.85% APY	1.83% Rate	1.95% APY	1.93% Rate	2.05% APY	2.03% Rate	2.05% APY	2.03% Rate	

Business Index CDs (\$10,000 min to open)									
\$10,000—\$49,999		\$50,000—\$99,999		\$100,000—\$250,000		\$250,000 and Up			
0.95% APY	0.95% Rate	1.15% APY	1.14% Rate	1.40% APY	1.39% Rate	1.50% APY	1.49% Rate		

Checking and Savings

NFP Community Checking Plus; IOLTA and Business Savings (\$100 min to open)		
\$0—\$49,999	0.20% APY	0.20% Rate
\$50,000 and Up	0.40% APY	0.40% Rate

Business Interest Checking ² (\$100 min to open)		
\$1,000 and Up	0.20% APY	0.20% Rate

Earnings Credit and Sweep

Earnings Credit with Analysis ³	
\$0—\$99,999	0.50%
\$100,000—\$249,999	0.75%
\$250,000 and Up	1.00%
Earnings Credit without Analysis ³	
\$0 and Up	0.75%

Title Company Earnings Credit ³	
\$0 and Up	1.00%
Edge Sweep Account (Eurodollar)	
\$100,000 and Up	0.50%
Not FDIC insured. No bank guarantee. May lose value.	



RATES EFFECTIVE 11/16/09. NOTE: All annual percentage yield (APY) calculations are based on monthly compounding except Business Index CDs which are compounded daily. 1) No interest on collected balances less than \$12) No interest on collected balances less than \$1,000. 3) Earnings credit based on collected balance minus 10% reserve requirement. 4) The first year Annual Percentage Yield (APY) defines the total annual yield earned by combining the 3 month introductory rate and 9 months at the current interest rate. Penalties may be imposed for early withdrawal on Certificates of Deposit. Withdrawal limits apply and fees may reduce earnings on Money Market, Savings and Ambitious CD accounts. Interest Rates and APY may change at any time. Member FDIC