

# RATES Executive Banking Accounts

Rates Effective 3/8/2010

## Money Market

(\$1,000 min to open)	Money Market <sup>1</sup> Premium		Executive Reserve Money Market Premium <sup>1</sup>	
\$1—\$49,999	0.10% APY	0.10% Rate	0.30% APY	0.30% Rate
\$50,000—\$99,999	0.25% APY	0.25% Rate	0.45% APY	0.45% Rate
\$100,000—\$249,999	0.35% APY	0.35% Rate	0.55% APY	0.55% Rate
\$250,000 and Up	0.45% APY	0.45% Rate	0.75% APY	0.75% Rate

## Certificates of Deposit

Executive Reserve CDs (\$1,000 min to open)												
	\$1,000—\$49,999				\$50,000—\$99,999				\$100,000 and Up			
180—364 days	0.55%	APY	0.55%	Rate	0.65%	APY	0.65%	Rate	0.75%	APY	0.75%	Rate
1 year	1.05%	APY	1.04%	Rate	1.15%	APY	1.14%	Rate	1.25%	APY	1.24%	Rate
2 years	1.25%	APY	1.24%	Rate	1.35%	APY	1.34%	Rate	1.45%	APY	1.44%	Rate
3 years	1.75%	APY	1.74%	Rate	1.85%	APY	1.83%	Rate	1.95%	APY	1.93%	Rate
4 years	2.10%	APY	2.08%	Rate	2.20%	APY	2.18%	Rate	2.30%	APY	2.28%	Rate
5 years	2.10%	APY	2.08%	Rate	2.20%	APY	2.18%	Rate	2.30%	APY	2.28%	Rate

Executive Reserve Ambitious CDs <sup>2</sup> (\$10,000 min to open)				
\$10,000—\$49,999	0.70%	APY	0.70%	Rate
\$50,000—\$99,999	0.80%	APY	0.80%	Rate
\$100,000—\$249,999	1.00%	APY	1.00%	Rate
\$250,000 and Up	1.20%	APY	1.19%	Rate

Fixed IRA CDs (\$500 min to open)				
1 Year	1.00%	APY	1.00%	Rate
2 Year	1.20%	APY	1.19%	Rate
3 Year	1.70%	APY	1.69%	Rate
4 Year	2.05%	APY	2.03%	Rate
5 Year	2.05%	APY	2.03%	Rate

Personal 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
32—89 days	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
180—364 days	0.30%	APY	0.30%	Rate	0.40%	APY	0.40%	Rate	0.50%	APY	0.50%	Rate
1 year	0.80%	APY	0.80%	Rate	0.90%	APY	0.90%	Rate	1.00%	APY	1.00%	Rate
2 years	1.00%	APY	1.00%	Rate	1.10%	APY	1.09%	Rate	1.20%	APY	1.19%	Rate
3 years	1.50%	APY	1.49%	Rate	1.60%	APY	1.59%	Rate	1.70%	APY	1.69%	Rate
4 years	1.85%	APY	1.83%	Rate	1.95%	APY	1.93%	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

## Savings/Interest Checking

Personal Savings (\$100 min to open) / IRA Savings (\$25 min to open)				
\$0—\$49,999	0.20%	APY	0.20%	Rate
\$50,000 and Up	0.40%	APY	0.40%	Rate

Executive Reserve Interest Checking <sup>1</sup> (\$100 min to open)				
\$1-\$999	0.05%	APY	0.05%	Rate
\$1,000-\$9,999	0.15%	APY	0.15%	Rate
\$10,000-\$24,999	0.20%	APY	0.20%	Rate
\$25,000 and Up	0.25%	APY	0.25%	Rate



RATES EFFECTIVE 3/8/10. NOTE: All annual percentage yield (APY) calculations are based on monthly compounding except IRA CDs which are compounded quarterly, and Ambitious CDs which are compounded daily. 1) No interest on collected balance less than \$1. 2) No interest on collected balance less than \$10,000. 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 Executive Banking Accounts

Rates Effective 3/1/2010

## Money Market

(\$1,000 min to open)	Money Market <sup>1</sup> Premium		Executive Reserve Money Market Premium <sup>1</sup>	
	APY	Rate	APY	Rate
\$1—\$49,999	0.10%	0.10%	0.30%	0.30%
\$50,000—\$99,999	0.25%	0.25%	0.45%	0.45%
\$100,000—\$249,999	0.35%	0.35%	0.55%	0.55%
\$250,000 and Up	0.45%	0.45%	0.75%	0.75%

## Certificates of Deposit

Executive Reserve CDs (\$1,000 min to open)						
	\$1,000—\$49,999		\$50,000—\$99,999		\$100,000 and Up	
	APY	Rate	APY	Rate	APY	Rate
180—364 days	0.55%	0.55%	0.65%	0.65%	0.75%	0.75%
1 year	0.75%	0.75%	0.85%	0.85%	0.95%	0.95%
2 years	1.00%	1.00%	1.10%	1.09%	1.20%	1.19%
3 years	1.75%	1.74%	1.85%	1.83%	1.95%	1.93%
4 years	2.10%	2.08%	2.20%	2.18%	2.30%	2.28%
5 years	2.10%	2.08%	2.20%	2.18%	2.30%	2.28%

Executive Reserve Ambitious CDs <sup>2</sup> (\$10,000 min to open)			
	APY	Rate	
\$10,000—\$49,999	0.70%	0.70%	
\$50,000—\$99,999	0.80%	0.80%	
\$100,000—\$249,999	1.00%	1.00%	
\$250,000 and Up	1.20%	1.19%	

Fixed IRA CDs (\$500 min to open)			
	APY	Rate	
1 Year	0.70%	0.70%	
2 Year	0.95%	0.95%	
3 Year	1.70%	1.69%	
4 Year	2.05%	2.03%	
5 Year	2.05%	2.03%	

Personal CDs (\$1,000 min to open)						
	\$1,000—\$49,999		\$50,000—\$99,999		\$100,000 and Up	
	APY	Rate	APY	Rate	APY	Rate
7—31 days	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
32—89 days	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
90—179 days	0.30%	0.30%	0.30%	0.30%	0.30%	0.30%
180—364 days	0.30%	0.30%	0.40%	0.40%	0.50%	0.50%
1 year	0.50%	0.50%	0.60%	0.60%	0.70%	0.70%
2 years	0.75%	0.75%	0.85%	0.85%	0.95%	0.95%
3 years	1.50%	1.49%	1.60%	1.59%	1.70%	1.69%
4 years	1.85%	1.83%	1.95%	1.93%	2.05%	2.03%
5 years	1.85%	1.83%	1.95%	1.93%	2.05%	2.03%

## Savings/Interest Checking

Personal Savings (\$100 min to open) / IRA Savings (\$25 min to open)			
	APY	Rate	
\$0—\$49,999	0.20%	0.20%	
\$50,000 and Up	0.40%	0.40%	

Executive Reserve Interest Checking <sup>1</sup> (\$100 min to open)			
	APY	Rate	
\$1-\$999	0.05%	0.05%	
\$1,000-\$9,999	0.15%	0.15%	
\$10,000-\$24,999	0.20%	0.20%	
\$25,000 and Up	0.25%	0.25%	



RATES EFFECTIVE 3/1/10. NOTE: All annual percentage yield (APY) calculations are based on monthly compounding except IRA CDs which are compounded quarterly, and Ambitious CDs which are compounded daily. 1) No interest on collected balance less than \$1. 2) No interest on collected balance less than \$10,000. 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