



NO TIER INTEREST RATES

PRODUCT NAME	RATE	APY	PRODUCT NAME	RATE	APY
SENIOR NOW	0.10%	0.10%	IOLTA	0.25%	0.25%
PREMIUM CHECKING	0.10%	0.10%	BUSINESS SAVINGS	0.15%	0.15%
PERSONAL SAVINGS	0.15%	0.15%	PUBLIC FUNDS NOW	0.10%	0.10%

TIER INTEREST RATES

PRODUCT NAME	TIERS	RATE	APY	PRODUCT NAME	TIERS	RATE	APY
ULTIMATE CHECKING	10,000	0.25%	0.25%	GROUP BANKING NOW	2,000	0.00%	0.00%
	25,000	0.25%	0.25%		999,999,999	0.20%	0.20%
	50,000	0.25%	0.25%				
	999,999,999	0.25%	0.25%				

PRODUCT NAME	TIERS	RATE	APY
MONEY MARKET	0.00-9,999.99	0.80%	0.80%
	10,000-24,999.99	1.40%	1.41%
	25,000-49,999.99	1.65%	1.66%
	50,000-99,999.99	1.90%	1.92%
	100,000-249,999.99	1.95%	1.97%
	250,000-499,999.99	2.10%	2.12%
	500,000+	2.20%	2.22%

PRODUCT NAME	TIERS	RATE	APY
PERSONAL INVESTMENT PLUS SAVINGS	0.00-9,999.99	0.80%	0.80%
	10,000-24,999.99	1.50%	1.51%
	25,000-49,999.99	1.75%	1.76%
	50,000-99,999.99	2.00%	2.02%
	100,000-249,999.99	2.05%	2.07%
	250,000-499,999.99	2.20%	2.22%
	500,000+	2.30%	2.32%

YOUNG SAVERS	0.15%	0.15%
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BUSINESS INTEREST	10,000	0.10%	0.10%
CHECKING	25,000	0.10%	0.10%
	999,999,999	0.10%	0.10%

PRODUCT NAME	TIERS	RATE	APY
BUSINESS INVESTMENT PLUS SAVINGS	0.00-9,999.99	0.80%	0.80%
	10,000-24,999.99	1.45%	1.46%
	25,000-49,999.99	1.70%	1.71%
	50,000-99,999.99	1.95%	1.97%
	100,000-249,999.99	2.05%	2.07%
	250,000-499,999.99	2.20%	2.22%
	500,000+	2.30%	2.32%

PRODUCT NAME	TIERS	RATE	APY
BUSINESS MONEY MARKET	0.00-9,999.99	0.80%	0.80%
	10,000-24,999.99	1.35%	1.36%
	25,000-49,999.99	1.60%	1.61%
	50,000-99,999.99	1.85%	1.87%
	100,000-249,999.99	1.95%	1.97%
	250,000-499,999.99	2.10%	2.12%
	500,000+	2.20%	2.22%

NO TIER INTEREST RATE CERTIFICATES

PRODUCT NAME	MINIMUM OPENING	RATE	APY	PRODUCT NAME	MINIMUM OPENING	RATE	APY
12 MONTH IRA	0.00	2.50%	2.52%	7 MO SPECIAL CD*	5,000.00	2.50%	2.52%
24 MONTH IRA	0.00	2.55%	2.57%	13 MO SPECIAL CD*	5,000.00	2.60%	2.63%
36 MONTH IRA	0.00	2.70%	2.73%	17 MO SPECIAL CD*	5,000.00	2.65%	2.68%
60 MONTH IRA	0.00	3.00%	3.03%	7 DAY CD	100,000.00	2.00%	2.02%

TIER INTEREST RATE CERTIFICATES - \$1,000.00 MINIMUM

PRODUCT NAME	TIERS	RATE	APY	PRODUCT NAME	TIERS	RATE	APY
1 MONTH CD	1,000 - 49,999	1.25%	1.26%	18 MONTH CD	1,000 - 49,999	2.15%	2.17%
	50,000 - 99,999	1.25%	1.26%		50,000 - 99,999	2.15%	2.17%
	100,000 - 999,999,999	1.40%	1.41%		100,000 - 999,999,999	2.35%	2.37%

3 MONTH CD	1,000 - 49,999	1.50%	1.51%
	50,000 - 99,999	1.50%	1.51%
	100,000 - 999,999,999	1.75%	1.76%

24 MONTH CD	1,000 - 49,999	2.30%	2.32%
	50,000 - 99,999	2.30%	2.32%
	100,000 - 999,999,999	2.50%	2.52%

6 MONTH CD	1,000 - 49,999	1.90%	1.91%
	50,000 - 99,999	1.90%	1.91%
	100,000 - 999,999,999	2.10%	2.12%

36 MONTH CD	1,000 - 49,999	2.65%	2.68%
	50,000 - 99,999	2.70%	2.73%
	100,000 - 999,999,999	2.75%	2.78%

12 MONTH CD	1,000 - 49,999	2.15%	2.17%
	50,000 - 99,999	2.15%	2.17%
	100,000 - 999,999,999	2.30%	2.32%

60 MONTH CD	1,000 - 49,999	3.00%	3.03%
	50,000 - 99,999	3.05%	3.09%
	100,000 - 999,999,999	3.10%	3.14%

THIS RATE CHART CONTAINS INFORMATION ABOUT INTEREST RATES AND ANNUAL PERCENTAGE YIELDS FOR THE INTEREST BEARING ACCOUNTS AND CERTIFICATES OF DEPOSIT WE OFFER. CHECKING AND SAVING ACCOUNT YIELDS ANNUAL PERCENTAGE YIELDS ARE BASED ON MONTHLY COMPOUNDING AND MONTHLY CREDITING OF INTEREST. CERTIFICATES OF DEPOSIT ANNUAL PERCENTAGE YIELDS ARE BASED ON QUARTERLY COMPOUNDING AND QUARTERLY CREDITING OF INTEREST. A PENALTY MAY BE IMPOSED FOR EARLY WITHDRAWAL FROM CERTIFICATES.

* THE 7 MONTH CERTIFICATE OF DEPOSIT WILL AUTOMATICALLY RENEW FOR A TERM OF 6 MONTHS. THE 13 MONTH CERTIFICATE WILL AUTOMATICALLY RENEW FOR A TERM OF 12 MONTHS. THE 17 MONTH CERTIFICATE WILL AUTOMATICALLY RENEW FOR A TERM OF 12 MONTHS.

INTEREST RATES AND ANNUAL PERCENTAGE YIELDS ARE CURRENT AS OF 1-16-2009 AND ARE SUBJECT TO CHANGE AT ANY TIME. THE INTEREST RATE MAY CHANGE UPON RENEWAL OR AFTER ACCOUNT OPENING. FEES AND/OR WITHDRAWALS COULD REDUCE THE EARNINGS ON THE ACCOUNT. FOR MORE INFORMATION, PLEASE CALL 1-800-827-9669.