



## CURRENT DEPOSIT RATES

Effective: Wednesday, November 19, 2008

### Deposit Accounts

#### Misc.

	Rate	APY
Interest Only Lawyer Trust Acct.	0.10%	0.10%
Interest Bearing Checking *	0.10%	0.10%
Savings	0.40%	0.40%

\* Minimum Balance to open \$500

#### Insured Money Market \*

	Rate	APY
(\$200k+)	1.24%	1.25%
(\$100k - \$199,999)	1.04%	1.05%
(\$50k - \$99,999k)	0.95%	0.95%
(\$25k - \$49,999)	0.85%	0.85%
(\$5k - \$24,999)	0.75%	0.75%
(Under \$5,000)	0.50%	0.50%

\* Minimum Balance to open \$1,000

#### Tiered Interest Checking \*

	Rate	APY
(\$200k+)	1.44%	1.45%
(\$100k - \$199,999)	1.44%	1.45%
(\$50k - \$99,999)	1.44%	1.45%
(\$25k - \$49,999)	1.44%	1.45%
(\$5k - \$24,999)	1.44%	1.45%
(\$1,500 - \$4,999)	1.44%	1.45%

\* Minimum Balance to open \$500

#### Premier Index Market \*

	Rate	APY
(\$550k+)	1.98%	2.00%
(\$350k - \$549,999)	1.73%	1.75%
(\$250k - \$349,999)	1.59%	1.60%
(\$150k - \$249,999)	1.54%	1.55%
(\$75k - \$149,999)	1.49%	1.50%
(Under \$75,000)	0.50%	0.50%

\* Minimum Balance to open \$75,000

### Certificate of Deposit

	Rate	APY
90 Day	1.44%	1.45%
120 Day	1.49%	1.50%
180 Day	1.98%	2.00%
12 Months	2.32%	2.35%
13 Months	2.32%	2.35%
18 Months	2.96%	3.00%
24 Months	2.96%	3.00%
36 Months	3.05%	3.10%
48 Months	3.39%	3.45%
60 Months	3.68%	3.75%
84 Months	4.02%	4.10%
Super CD** (\$50,000 min.)	1.24%	1.25%

\* Minimum Balance to open \$1,000

\*\* 90 day term

### Individual Retirement Accounts

IRA CD	Rate	APY
12 Months	2.32%	2.35%
13 Months	2.32%	2.35%
18 Months	2.96%	3.00%
24 Months	2.96%	3.00%
36 Months	3.05%	3.10%
48 Months	3.39%	3.45%
60 Months	3.68%	3.75%
84 Months	4.02%	4.10%

\* Minimum Balance to open \$1,000

NOTE: For Checking and Savings accounts, fees could reduce earnings. The interest rate and Annual Percentage Yield (APY) may change after account opening without notice. On Certificate of Deposits, a penalty may be imposed for early withdrawal. Minimum deposit required to open certificates of deposit and checking and savings accounts.