

**CERTIFICATE OF DEPOSITS**

	Regular Deposits				Institutional Deposits			
	CD		High Value CD		CD		High Value CD	
Required Minimum Balance to open	\$1,000		\$90,000.01		\$1,000		\$90,000.01	
Required Balances to Obtain the Interest Rate and APY*	From \$1,000 to \$90,000.00		From \$ 90,000.01 & above		From \$1,000 to \$90,000.00		From \$ 90,000.01 & above	
Term	Interest Rate	APY*	Interest Rate	APY*	Interest Rate	APY*	Interest Rate	APY*
8 days to less than 3 months	0.25%	0.25%	0.25%	0.25%	0	0	0	0
3 months to less than 6 months	0.40%	0.40%	0.40%	0.40%	0.25%	0.25%	0.25%	0.25%
6 months to less than 1 year	0.50%	0.50%	0.50%	0.50%	0.40%	0.40%	0.40%	0.40%
1 year to less than 24 months	0.90%	0.90%	0.90%	0.90%	0.70%	0.70%	0.70%	0.70%
2 years to less than 36 months	1.10%	1.10%	1.10%	1.10%	1.00%	1.00%	1.00%	1.00%
3 years to less than 60 months	1.30%	1.30%	1.30%	1.30%	1.10%	1.10%	1.10%	1.10%
5 years	1.90%	1.90%	1.90%	1.90%	1.75%	1.75%	1.75%	1.75%

\* APY refers to Annual Percentage Yield. The interest rate and APY will not change for the term of the CD.

Penalty may be imposed for early withdrawal. Interest rates and annual percentage yields are current and effective as of 11/28/2011 and are subject to change without notice. Please contact our branch for further details.