



NON-RELATIONSHIP:

RELATIONSHIP:

	<u>APY</u>		<u>APY</u>
<u>Prime Free Checking</u>	0.00%	<u>Relationship Personal Savings</u>	1.20%
<u>Prime PLUS Checking</u>		<u>Certificates of Deposit</u> (Relationship Rates)	
\$0 - \$999.99	0.00%	6 - 11 Months	1.20%
\$1,000 - \$24,999.99	0.95%	12 - 17 Months	1.30%
=> \$25,000.00	1.00%	18 - 23 Months	1.50%
		24 - 35 Months	1.80%
<u>Premium 50 Checking</u>		36 - 47 Months	2.10%
\$0 - \$999.99	0.00%	48 - 59 Months	2.50%
\$1,000 - \$24,999.99	0.95%	=> 60 Months	2.80%
=> \$25,000.00	1.00%		
<u>Prestige Money Market</u>		<u>Relationship Personal Money Market</u>	
\$0 - \$999.99	0.00%	\$0 - \$999.99	0.00%
\$1,000 - \$249,999.99	0.95%	\$1,000 - \$249,999.99	1.20%
=> \$250,000.00	1.05%	=> \$250,000.00	1.30%

Open an active Flagship checking account and earn preferred rates on Relationship Personal Savings or Relationship Personal Money Market account. Annual percentage yield (APY) is accurate as of July 28, 2010. Fees could affect the APY on checking, savings and money market accounts and rates can change after the accounts are open.

Checking accounts require \$100 to open. Prime Plus Checking requires \$500 minimum or \$1,500 average balance to avoid service charges. Prime Plus and Premium 50 Checking require a minimum balance of \$1,000 to earn interest.

Prestige and Relationship Personal Money Market accounts require \$100 to open; \$2,500 minimum or average balance to avoid service charges; and a minimum balance of \$1,000 to earn interest. Money market accounts allow six pre-authorized transfers per month.

Relationship Personal Savings accounts require \$100 to open; \$300 minimum or average balance to avoid service charges; and a minimum balance of \$300 to earn interest. Savings accounts allow six pre-authorized transfers per month.

To qualify for a Relationship CD Rate you must maintain an active Flagship checking or Money Market account. Certificates of Deposit require \$1,000 to open and earn interest. Early withdrawal penalties apply.