CD SPECIAL DEPOSIT RATES

Annual Percentage Yield Effective for:
September 2, 2010 **September 8, 2010**

CERTIFICATES OF DEPOSIT		**$15,000**	**$25,000**	**$50,000**	**$100,000**
Minimum Required to Open and Earn APY =>		to **$24,999**	to **$49,999**	to **$99,999**	& OVER
4 MONTH CD SPECIAL	$15,000 min. required to open & earn APY				
(PLAN 101)	*Interest Rate*	**0.50%**	**0.55%**	**0.60%**	**0.65%**
Simple interest is paid at maturity	*APY**	**0.50%**	**0.55%**	**0.60%**	**0.65%**
8 MONTH CD SPECIAL	$15,000 min. required to open & earn APY				
(PLAN 102)	*Interest Rate*	**0.70%**	**0.75%**	**0.80%**	**0.85%**
Daily compound paid quarterly	*APY**	**0.70%**	**0.75%**	**0.80%**	**0.85%**
13 MONTH CD SPECIAL	$15,000 min. required to open & earn APY				
(PLAN 105)	*Interest Rate*	**0.94%**	**0.99%**	**1.04%**	**1.09%**
Daily compound paid quarterly	*APY**	**0.94%**	**0.99%**	**1.05%**	**1.10%**
21 MONTH *BUMP* CD SPECIAL	$15,000 min. required to open & earn APY				
(PLAN 103)	*Interest Rate*	**1.19%**	**1.24%**	**1.29%**	**1.34%**
Daily compound paid quarterly	*APY**	**1.20%**	**1.25%**	**1.30%**	**1.35%**

**** APY is calculated based on quarterly interest compounding.***
A penalty may be imposed for early withdrawal of funds from Certificates of Deposit.
CD Special on maturity will automatically roll to nearest term regular CD.
APY on the Bump CD Special may be adjusted if the client exercises the one-time bump.
One time Interest Rate Bump available on the Bump Special for clients with Riverview checking account through the term of the CD.
Take advantage of Combined Statements.
Rates are for Individual and Corporate accounts and not for IRA accounts.
Rates for Government entities can be found on the Public Funds Rate Sheet.
ALL RATES SUBJECT TO CHANGE.