

CD SPECIAL DEPOSIT RATES



Annual Percentage Yield Effective for:
November 19, 2009 November 25, 2009

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	0.90%	0.95%	1.00%	1.05%
Simple interest is paid at maturity	APY*	0.90%	0.95%	1.00%	1.05%
8 MONTH CD SPECIAL	\$15,000 min. required to open & earn APY				
(PLAN 102)	Interest Rate	1.14%	1.19%	1.24%	1.29%
Daily compound paid quarterly	APY*	1.15%	1.20%	1.25%	1.30%
11 MONTH CD SPECIAL	\$15,000 min. required to open & earn APY				
(PLAN 105)	Interest Rate	1.44%	1.49%	1.54%	1.59%
Daily compound paid quarterly	APY*	1.45%	1.50%	1.55%	1.60%
21 MONTH BUMP CD SPECIAL	\$15,000 min. required to open & earn APY				
(PLAN 103)	Interest Rate	1.54%	1.59%	1.64%	1.69%
Daily compound paid quarterly	APY*	1.55%	1.60%	1.65%	1.70%

* 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.

