



CDARS[®] RATES

Annual Percentage Yield Effective for:

November 19, 2009

November 25, 2009

CERTIFICATES OF DEPOSIT	\$10,000	\$50,000	\$100,000	\$500,000	\$1,000,000
Minimum Required to Open and Earn APY	to \$49,999	to \$99,999	to \$499,999	to \$999,999	& OVER
4-WEEK CDARS CD					
<i>Interest Rate</i>	0.81%	0.86%	0.91%	0.95%	1.00%
<i>APY*</i>	0.81%	0.86%	0.91%	0.95%	1.01%
13-WEEK CDARS CD					
<i>Interest Rate</i>	0.90%	0.95%	1.00%	1.05%	1.10%
<i>APY*</i>	0.90%	0.95%	1.01%	1.06%	1.11%
26-WEEK CDARS CD					
<i>Interest Rate</i>	1.09%	1.14%	1.19%	1.24%	1.29%
<i>APY*</i>	1.10%	1.15%	1.20%	1.25%	1.30%
52-WEEK CDARS CD					
<i>Interest Rate</i>	1.34%	1.39%	1.44%	1.49%	1.54%
<i>APY*</i>	1.35%	1.40%	1.45%	1.50%	1.55%
104-WEEK CDARS CD					
<i>Interest Rate</i>	1.78%	1.83%	1.88%	1.93%	1.98%
<i>APY*</i>	1.80%	1.85%	1.90%	1.95%	2.00%
156-WEEK CDARS CD					
<i>Interest Rate</i>	2.22%	2.27%	2.32%	2.37%	2.42%
<i>APY*</i>	2.24%	2.30%	2.35%	2.40%	2.45%
260-WEEK CDARS CD					
<i>Interest Rate</i>	2.52%	2.57%	2.62%	2.67%	2.72%
<i>APY*</i>	2.55%	2.60%	2.65%	2.71%	2.76%

* APY is calculated based on daily interest compounding.

All CDARS deposits are FDIC insured

A substantial penalty may be imposed for early withdrawal of funds.

A CDARS Money Market Account is required, APY for CDARS Money Market Account is 1.00%

ALL RATES SUBJECT TO CHANGE.



Funds may be submitted for placement only after a depositor enters into a CDARS Deposit Placement Agreement with us. The agreement contains important information and conditions regarding the placement of funds by us. CDARS and Certificate of Deposit Account Registry Service are registered service marks of Promontory Interfinancial Network, LLC.