

Account Type	Minimum Deposit to Open Account	Daily Minimum Balance to earn APY*	Interest Rate	Annual Percentage Yield
CHECKING ACCOUNTS				
Urban Select Checking	\$100	\$1,000 - \$9,999	0.14%	0.15%
		\$10,000 - \$24,999	0.34%	0.35%
		\$25,000+	0.44%	0.45%
Business Interest Checking	\$100	\$0.01	0.14%	0.15%
SAVINGS ACCOUNTS				
Savings	\$25	\$0.01	0.14%	0.15%
Holiday Club	\$25	\$0.01	0.14%	0.15%
MONEY MARKET ACCOUNTS				
Urban Select Money Market	\$1,000	\$2,500 - \$9,999	0.14%	0.15%
		\$10,000 - \$49,999	0.54%	0.55%
		\$50,000 - \$99,999	0.59%	0.60%
		\$100,000+	0.64%	0.65%
Business Money Market	\$100	\$2,500 - \$9,999	0.14%	0.15%
		\$10,000 - \$49,999	0.54%	0.55%
		\$50,000 - \$99,999	0.59%	0.60%
		\$100,000+	0.64%	0.65%
*The interest rate on the above variable-rate accounts may change after the account opening.				
CERTIFICATES OF DEPOSIT & INDIVIDUAL RETIREMENT ACCOUNTS*				

TERM	Personal & IRA	Personal & IRA*	Jumbo & Jumbo	Jumbo & Jumbo IRA*
	Interest Rate	Annual Percentage Yield	IRA* Interest Rate	Annual Percentage Yield
3 Month	0.27%	0.28%	0.28%	0.29%
6 Month	0.43%	0.44%	0.43%	0.44%
9 Month	0.49%	0.50%	0.49%	0.50%
12 Month	0.64%	0.65%	0.69%	0.70%
18 Month	0.74%	0.75%	0.74%	0.75%
24 Month	0.79%	0.80%	0.79%	0.80%
36 Month	0.99%	1.00%	0.99%	1.00%
48 Month	1.28%	1.30%	1.28%	1.30%
60 Month	1.58%	1.60%	1.58%	1.60%

See a Personal Banker today for details or call 800-584-0015

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*Annual percentage yield (APY). Minimum deposit for individual CD's and IRA's is \$500. Minimum deposit for Jumbo CD's is \$100,000. Minimum required balance to earn interest for all CD's and IRA's is \$500. We do not currently accept brokered CD's. The rates displayed do not apply to institutional deposits. Displayed rates are rounded to achieve the specified APY. Penalty imposed for early withdrawal of CD's & IRA's.

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