

Deposit Rates

APY effective as of 2/25/2010

Product	Rate	APY	Minimum Opening Deposit	Minimum Balance ¹
Personal NOW:				
\$0.01 - \$2,499.99	0.01%	0.01%	\$50.00	\$0.01
\$2,500.00 - \$11,999.99	0.01%	0.01%		\$2,500.00
\$12,000.00 +	0.03%	0.03%		\$12,000.00
Money Market:				
\$0.01 - \$2,499.99	0.01%	0.01%	\$50.00	\$0.01
\$2,500.00 - \$24,999.99	0.01%	0.01%		\$2,500.00
\$25,000.00 - \$249,999.99	0.05%	0.05%		\$25,000.00
\$250,000.00 +	0.10%	0.10%		\$250,000.00
Platinum Money Market:				
\$0.01 - \$24,999.99	0.01%	0.01%	\$50.00	\$0.01
\$25,000.00 - \$99,999.99	0.15%	0.15%	\$25,000.00	\$25,000.00
\$100,000.00 - \$499,999.99	0.35%	0.35%	\$100,000.00	\$100,000.00
\$500,000.00 +	1.19%	1.20%	\$500,000.00	\$500,000.00
Savings:				
\$0.01 +	0.05%	0.05%	\$50.00	\$0.01
Non-Profit NOW:				
\$0.01 - \$99,999.99	0.05%	0.05%	\$500.00	\$0.01
\$100,000.00 - \$499,999.99	0.50%	0.50%	\$500.00	\$100,000.00
\$500,000.00 - \$999,999.99	1.19%	1.20%	\$500.00	\$500,000.00
\$1,000,000.00 +	1.34%	1.35%	\$500.00	\$1,000,000.00
Certificates of Deposit:				
30-day	0.25%	0.25%	\$1,000.00	\$1,000.00
90-day	0.50%	0.50%	\$1,000.00	\$1,000.00
6-month	0.75%	0.75%	\$1,000.00	\$1,000.00
12-month	1.49%	1.50%	\$1,000.00	\$1,000.00
12-month "Bump Up"	1.10%	1.10%	\$5,000.00	\$5,000.00
12-month – no penalty ²	0.50%	0.50%	\$1,000.00	\$1,000.00
24-month	1.99%	2.00%	\$1,000.00	\$1,000.00
36-month	2.23%	2.25%	\$1,000.00	\$1,000.00
48-month	2.48%	2.50%	\$1,000.00	\$1,000.00
60-month	2.72%	2.75%	\$1,000.00	\$1,000.00
IRA Products:				
IRA Savings	0.05%	0.05%	\$100.00	\$0.01
30-day CD	0.25%	0.25%	\$1,000.00	\$1,000.00
90-day CD	0.50%	0.50%	\$1,000.00	\$1,000.00
6-Month CD	0.75%	0.75%	\$1,000.00	\$1,000.00
12-month CD	1.49%	1.50%	\$1,000.00	\$1,000.00
18-month CD	1.99%	2.00%	\$1,000.00	\$1,000.00
30-month CD	2.13%	2.15%	\$1,000.00	\$1,000.00
60-month CD	2.82%	2.85%	\$1,000.00	\$1,000.00

¹Minimum balance is required to obtain the Annual Percentage Yield (APY).

²One penalty-free withdrawal allowed after first 14 days.

Except for certificate of deposit accounts, the interest rate and annual percentage yield (APY) may change after the account is opened.

Except for no-penalty CDs, if any portion of the deposit in a CD is withdrawn before the maturity date, early withdrawal penalties will be imposed.

Fees could reduce the earnings on an account.

Interest rates and APY's are subject to change at any time, without prior notice.

For current rate information and other products and services call (202) 331-7031.

Member FDIC