

BURKE & HERBERT BANK & TRUST CO.
RATES EFFECTIVE AS OF MARCH 10, 2010

REGULAR CERTIFICATE OF DEPOSIT ACCOUNTS^{ab}

| Term | Interest Compounds | Minimum Opening Deposit | Minimum Balance To Obtain Annual Percentage Yield | Interest Rate | Annual Percentage Yield |
|-------------------------|----------------------|-------------------------|---|---------------|-------------------------|
| 10-31 Days | At Maturity | \$500 | \$500 | 0.350% | 0.350% |
| 32-91 Days | At Maturity | \$500 | \$500 | 0.500% | 0.500% |
| 6-Months | Monthly | \$500 | \$500 | 1.000% | 1.000% |
| 12-Months | Monthly | \$500 | \$500 | 1.090% | 1.100% |
| 18-Months | Monthly | \$500 | \$500 | 1.000% | 1.000% |
| 24-Months | Monthly | \$500 | \$500 | 1.240% | 1.250% |
| 25-Months ^b | Monthly | \$500 | \$500 | 1.240% | 1.250% |
| 25-Months ^{ab} | Monthly w/o checking | \$10,000 | \$10,000 | 1.880% | 1.900% |
| 25-Months ^{ab} | Monthly w/checking | \$10,000 | \$10,000 | 1.980% | 2.000% |
| 30-Months | Monthly | \$500 | \$500 | 1.340% | 1.350% |
| 36-Months | Monthly | \$500 | \$500 | 1.490% | 1.500% |
| 36-Months | Monthly w/o checking | \$10,000 | \$10,000 | 2.130% | 2.150% |
| 36-Months | Monthly w/checking | \$10,000 | \$10,000 | 2.230% | 2.250% |
| 48-Months | Monthly | \$500 | \$500 | 1.690% | 1.700% |
| 48-Months | Monthly w/o checking | \$10,000 | \$10,000 | 2.180% | 2.200% |
| 48-Months | Monthly w/checking | \$10,000 | \$10,000 | 2.280% | 2.300% |
| 60-Months | Monthly | \$500 | \$500 | 1.880% | 1.900% |
| 60-Months | Monthly w/o checking | \$10,000 | \$10,000 | 2.860% | 2.900% |
| 60-Months | Monthly w/checking | \$10,000 | \$10,000 | 2.960% | 3.000% |

*Maximum balance of \$95,000.00

PROMOTIONAL CERTIFICATES OF DEPOSIT^a

| Term | Interest Compounds | Minimum Opening Deposit | Minimum Balance To Obtain Annual Percentage Yield | Interest Rate | Annual Percentage Yield |
|------------|--------------------|-------------------------|---|---------------|-------------------------|
| 7 Months* | Monthly | \$10,000 | \$10,000 | 1.240% | 1.250% |
| 15 Months* | Monthly | \$10,000 | \$10,000 | 1.340% | 1.350% |
| 19-Months* | Monthly | \$10,000 | \$10,000 | 1.590% | 1.600% |

*Maximum balance of \$95,000.00

JUMBO CERTIFICATES OF DEPOSIT^a

| Term | Interest Compounds | Minimum Opening Deposit | Minimum Balance To Obtain Annual Percentage Yield | Interest Rate | Annual Percentage Yield |
|-----------|--------------------|-------------------------|---|---------------|-------------------------|
| 30 Days | At Maturity | \$100,000 | \$100,000 | 0.500% | 0.500% |
| 60 Days | At Maturity | \$100,000 | \$100,000 | 0.600% | 0.600% |
| 90 Days | At Maturity | \$100,000 | \$100,000 | 0.600% | 0.600% |
| 6-Months | At Maturity | \$100,000 | \$100,000 | 1.000% | 1.000% |
| 6-Months | Monthly | \$100,000 | \$100,000 | 1.000% | 1.000% |
| 12-Months | Quarterly | \$100,000 | \$100,000 | 1.100% | 1.100% |
| 12-Months | Monthly | \$100,000 | \$100,000 | 1.090% | 1.100% |
| 18-Months | Quarterly | \$100,000 | \$100,000 | 1.000% | 1.000% |

REPURCHASE AGREEMENTS^c

| Tiers | Rate |
|-------------------------------|--------|
| Balances to \$50,000 | 0.000% |
| \$50,000.01 to \$100,000 | 0.050% |
| \$100,000.01 to \$500,000 | 0.250% |
| \$500,000.01 to \$1,000,000 | 0.900% |
| \$1,000,000.01 to \$2,000,000 | 1.000% |
| Balances over \$2,000,000 | 1.100% |

Repurchase Agreements are secured obligations of Burke & Herbert Bank & Trust Company. Any amounts placed in Repurchase Agreements are not deposits of Burke & Herbert Bank & Trust Company, are not insured by the FDIC and are not guaranteed in any way by the United States or any of its agencies.

*) maximum balance of \$95,000.00

a) substantial penalty for early withdrawal.

b) This CD comes with a "Bump Up" feature that allows you to request a one-time rate adjustment after the account has been opened for at least six months. The rate will be adjusted to the then current rate for this CD product and the new rate will apply for the remainder of the term.

c) The interest rate and annual percentage yield may change after account opening

CHECKING/SAVINGS/MONEY MARKET ACCOUNTS^c

| Account Type | Minimum Opening Deposit | Minimum Balance To Obtain Annual Percentage Yield | Interest Rate | Annual Percentage Yield |
|-------------------------------|-------------------------|---|---------------|-------------------------|
| Interest Checking | \$100.00 | \$100.00 | | |
| Balances to \$1,499.99 | | | 0.100% | 0.100% |
| Balances \$1,500.00 and over | | | 0.200% | 0.200% |
| Savings | \$50.00 | \$50.00 | 0.200% | 0.200% |
| Kid's Savings | \$10.00 | \$10.00 | 0.200% | 0.200% |
| Regular Money Market | \$1,000.00 | \$1,000.00 | | |
| Balances to \$2,499.99 | | | 0.250% | 0.250% |
| \$2,500 to \$24,999.99 | | | 0.350% | 0.350% |
| \$25,000 to \$99,999.99 | | | 0.750% | 0.750% |
| Balances \$100,000 and over | | | 0.950% | 0.950% |
| Premium Money Market | \$1,000.00 | \$1,000.00 | | |
| Balances to \$24,999.99 | | | 0.250% | 0.250% |
| \$25,000 to \$99,999.99 | | | 0.500% | 0.500% |
| \$100,000 to \$249,999.99 | | | 1.250% | 1.260% |
| \$250,000 to \$499,999.99 | | | 1.300% | 1.310% |
| \$500,000 to \$999,999.99 | | | 1.300% | 1.310% |
| Balances \$1,000,000 and over | | | 1.550% | 1.560% |

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)^{ab}

| Term | Fixed/Variable | Interest Compounds | Minimum Opening Deposit | Minimum Balance To Obtain Annual Percentage Yield | RATE | APY |
|------------------------|----------------|----------------------|-------------------------|---|--------|--------|
| 18-Months ^c | Variable | Quarterly | \$100.00 | \$100.00 | 1.250% | 1.260% |
| 25-Months ^b | Fixed | Monthly w/o checking | \$100.00 | \$100.00 | 1.880% | 1.900% |
| 25-Months ^b | Fixed | Monthly w/checking | \$100.00 | \$100.00 | 1.980% | 2.000% |
| 36-Months | Fixed | Quarterly | \$100.00 | \$100.00 | 2.250% | 2.270% |
| 60-Months | Fixed | Quarterly | \$100.00 | \$100.00 | 2.750% | 2.780% |

Fees could reduce earnings on the account. Interest Rates and Annual Percentage Yields are current as of the date of this report.
 For current rate information call 703-684-1655.
 Member FDIC