

FEATURED MONEY MARKET ACCOUNTS

Our Business Super Money Market account features an introductory 1.75% interest rate that is guaranteed for six months from the date of account opening. After the introductory period, you will receive our standard Interest Rate/Annual Percentage Yields as follows:

Account Type	Minimum Opening Deposit	Minimum Balance To Obtain Annual Percentage Yield	Introductory Rate for the first Six Months	Interest Rate	Blended Annual Percentage Yield (APY)*
Business Super Money Market					
Balances to \$24,999.99	\$1,000	\$0.01	1.75%	0.10%	0.93%
\$25,000 to \$99,999.99	\$1,000	\$25,000	1.75%	0.50%	1.14%
\$100,000 to \$249,999.99	\$1,000	\$100,000	1.75%	1.25%	1.51%
\$250,000 to \$499,999.99	\$1,000	\$250,000	1.75%	1.35%	1.56%
\$500,000 to \$999,999.99	\$1,000	\$500,000	1.75%	1.50%	1.64%
\$1,000,000 and over	\$1,000	\$1,000,000	1.75%	1.75%	1.76%

** The APY shown above is a blended APY calculated using the Introductory Interest Rate and the Interest Rate after the introductory period. This is a variable rate account subject to change without notice. \$1,000 minimum deposit to open. \$10 monthly fee if average daily balance is less than \$25,000. Six transactions per monthly statement cycle; \$2 fee per transaction thereafter. Fees could reduce earnings.*

FEATURED CERTIFICATES OF DEPOSIT^a

Term	Interest Compounds	Minimum Opening Deposit	Minimum Balance To Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
11-Month Bump Up CD^b	Monthly	\$1,000	N/A	1.98%	2.00%
24-Month CD	Monthly	\$1,000	N/A	2.47%	2.50%
36-Month Individual Retirement Account (IRA) CD					
	Quarterly	\$100	N/A	2.72%	2.75%

a) We reserve the right to limit deposits to Featured CDs to \$3 million per customer. Substantial penalty for early withdrawal outside of grace period

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.

STEPPED RATE CERTIFICATES OF DEPOSIT^a

Term	Interest Compounds	Minimum Opening Deposit	Minimum Balance To Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
30-Month Stepped Rate ^b	Monthly w/checking	\$500	\$500	0.30%	0.40%
				0.50%	
30-Month Stepped Rate ^b	Monthly w/checking	\$10,000	\$10,000	0.35%	0.75%
				1.45%	
30-Month Stepped Rate ^b	Monthly w/checking	\$25,000	\$25,000	0.45%	1.00%
				2.00%	

a) Substantial penalty for early withdrawal outside of grace periods

b) The interest rate on the Stepped Rate CD increases every 10 months. The APY assumes principal and interest remain in account for 30 months. Penalty-free withdrawals may be made during 10-month and 20-month grace periods. See a bank representative for details.

BUMP UP CERTIFICATES OF DEPOSIT^a

Term	Interest Compounds	Minimum Opening Deposit	Minimum Balance To Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
11-Month Bump Up CD^b	Monthly	\$1,000	N/A	1.98%	2.00%
25-Months^b	Monthly	\$500	N/A	0.60%	0.60%
35-Months^b	Monthly	\$500	N/A	0.80%	0.80%

a) Substantial penalty for early withdrawal outside of grace period

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.

REGULAR 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	\$500	N/A	0.25%	0.25%
60 Days	At Maturity	\$500	N/A	0.25%	0.25%
90 Days	At Maturity	\$500	N/A	0.25%	0.25%
6-months	Monthly	\$500	N/A	0.35%	0.35%
12-Months	Monthly	\$500	N/A	0.50%	0.50%
18-Months	Monthly	\$500	N/A	0.55%	0.55%
30-Months	Monthly	\$500	N/A	0.60%	0.60%
36-Months	Monthly	\$500	N/A	0.80%	0.80%
48-Months	Monthly	\$500	N/A	0.90%	0.90%
60-Months	Monthly	\$500	N/A	1.09%	1.10%
<i>a) Substantial penalty for early withdrawal outside of grace period</i>					
INDIVIDUAL RETIREMENT ACCOUNTS (IRAs) ^a					
Term	Interest Compounds	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
18-Months ^c - Variable	Quarterly	\$100	N/A	0.55%	0.55%
25-Months ^b - Fixed	Monthly	\$100	N/A	0.60%	0.60%
36-Months - Fixed	Quarterly	\$100	N/A	2.72%	2.75%
60-Months - Fixed	Quarterly	\$100	N/A	1.10%	1.10%
<i>a) Substantial penalty for early withdrawal outside of grace period</i>					
<i>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.</i>					
<i>c) The interest rate and annual percentage yield may change after account opening</i>					

CHECKING/SAVINGS/MONEY MARKET ACCOUNTS*				
Account Type	Minimum Opening Deposit	Minimum Balance To Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Interest Checking				
Balances to \$1,499.99	\$100	\$0.01	0.05%	0.05%
Balances \$1,500.00 and over	\$100	\$1,500	0.05%	0.05%
Statement Savings				
	\$50	\$0.01	0.05%	0.05%
Kid's Savings				
	\$10	\$0.01	0.05%	0.05%
Super Money Market				
Balances to \$24,999.99	\$1,000	\$0.01	0.10%	0.10%
\$25,000 to \$99,999.99	\$1,000	\$25,000	0.50%	0.50%
\$100,000 to \$249,999.99	\$1,000	\$100,000	1.25%	1.26%
\$250,000 to \$499,999.99	\$1,000	\$250,000	1.35%	1.36%
\$500,000 to \$999,999.99	\$1,000	\$500,000	1.50%	1.51%
\$1,000,000 and over	\$1,000	\$1,000,000	1.75%	1.76%
Regular Money Market				
Balances to \$2,499.99	\$1,000	\$0.01	0.05%	0.05%
\$2,500 to \$24,999.99	\$1,000	\$2,500	0.10%	0.10%
\$25,000 to \$99,999.99	\$1,000	\$25,000	0.15%	0.15%
Balances \$100,000 and over	\$1,000	\$100,000	0.25%	0.25%
Premium Money Market				
Balances to \$24,999.99	\$1,000	\$0.01	0.10%	0.10%
\$25,000 to \$99,999.99	\$1,000	\$25,000	0.15%	0.15%
\$100,000 to \$249,999.99	\$1,000	\$100,000	0.30%	0.30%
\$250,000 to \$499,999.99	\$1,000	\$250,000	0.40%	0.40%
\$500,000 to \$999,999.99	\$1,000	\$500,000	0.45%	0.45%
Balances \$1,000,000 and over	\$1,000	\$1,000,000	0.45%	0.45%
BUSINESS CHECKING/SAVINGS/MONEY MARKET ACCOUNTS*				
Account Type	Minimum Opening Deposit	Minimum Balance To Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Business Savings				
	\$50	\$0.01	0.05%	0.05%
Business Super Money Market - See Featured Money Market Accounts section above				
Business Money Market				
Balances to \$2,499.99	\$1,000	\$0.01	0.05%	0.05%
\$2,500 to \$24,999.99	\$1,000	\$2,500	0.10%	0.10%
\$25,000 to \$99,999.99	\$1,000	\$25,000	0.15%	0.15%
Balances \$100,000 and over	\$1,000	\$100,000	0.25%	0.25%
Business Premium Money Market				
Balances to \$24,999.99	\$1,000	\$0.01	0.10%	0.10%
\$25,000 to \$99,999.99	\$1,000	\$25,000	0.15%	0.15%
\$100,000 to \$249,999.99	\$1,000	\$100,000	0.30%	0.30%
\$250,000 to \$499,999.99	\$1,000	\$250,000	0.40%	0.40%
\$500,000 to \$999,999.99	\$1,000	\$500,000	0.45%	0.45%
Balances \$1,000,000 and over	\$1,000	\$1,000,000	0.45%	0.45%
Non-Profit Interest Checking				
	\$100	\$25,000	0.15%	0.15%
Interest on Lawyer Trust Acct (IOLTA)				
Balances to \$1,499.99	\$100	\$0.01	0.20%	0.20%
Balances \$1,500.00 and over	\$100	\$1,500	0.20%	0.20%

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

Fees may 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.

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