

PRIVATE CHECKING ACCOUNT FEATURES

	Executive Checking**	Private Plus Checking	Private Checking														
Minimum Opening Deposit	\$10,000.00 New Money Only	\$2,000.00	\$500.00														
Interest Earned (Annual Percentage Yield)*	<p style="text-align: center;">*Interest paid monthly on daily ledger balance</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">\$0 to \$9,999.99</td> <td style="width: 33%; text-align: right;">0.05%*</td> </tr> <tr> <td>\$10,000-\$99,999.99</td> <td style="text-align: right;">0.45%*</td> </tr> <tr> <td>\$100,000+</td> <td style="text-align: right;">0.60%*</td> </tr> </table>	\$0 to \$9,999.99	0.05%*	\$10,000-\$99,999.99	0.45%*	\$100,000+	0.60%*	<p style="text-align: center;">* Interest paid monthly on daily available balance</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 33%;">\$0 to \$1,999.99</td> <td style="width: 33%; text-align: right;">0.00%*</td> </tr> <tr> <td>\$2,000 to \$9,999.99</td> <td style="text-align: right;">0.05%*</td> </tr> <tr> <td>\$10,000 to \$24,999.99</td> <td style="text-align: right;">0.05%*</td> </tr> <tr> <td>\$100,000+</td> <td style="text-align: right;">0.05%*</td> </tr> </table>	\$0 to \$1,999.99	0.00%*	\$2,000 to \$9,999.99	0.05%*	\$10,000 to \$24,999.99	0.05%*	\$100,000+	0.05%*	Non-applicable
\$0 to \$9,999.99	0.05%*																
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Account Benefits	<ul style="list-style-type: none"> ▪ Preferred Rates on Certificate of Deposits ▪ Concierge Banker Services ▪ Access to <i>Executive Concierge Inc</i> ▪ Unlimited check writing ▪ Complimentary; Checks, ATM/Debit card, Internet Banking, Bill Pay Domestic Wire Transfers & Monthly Imaged Statements 	<ul style="list-style-type: none"> ▪ Unlimited check writing ▪ Internet Banking ▪ Monthly Imaged Statement ▪ ATM or Debit card available 	<ul style="list-style-type: none"> ▪ Unlimited check writing ▪ Internet Banking ▪ Truncated Statement (Monthly Imaged Statement \$5.00 per month) ▪ ATM or Debit card available 														
Overdraft Protection	Subject to approval; \$25.00 Annual Fee	Subject to approval; \$25.00 Annual Fee	Subject to approval; \$25.00 Annual Fee														
Minimum Balance Requirement	\$10,000.00	\$2,000.00	\$500.00														
Account Requirements	Monthly ACH Deposit ¹	Non-applicable	Non-applicable														
Monthly Service Fee	\$0.00	\$0.00 ²	\$0.00 ³														

* Interest Rate subject to change as often as daily at bank discretion. Fees may reduce earnings. Annual Percentage Yield (APY) is accurate as of May 14, 2012.

**A \$299.00 Closing Fee may be assessed if a preferred rate is being paid on a Certificate of Deposit when the checking account is closed.

Note 1: If monthly ACH deposit does not occur during a statement cycle, the account will be changed to a Private Plus Checking account no later than the following statement cycle.

Note 2: \$10.00 Monthly Service Fee if balance falls below Monthly Minimum Balance Requirement. After 24 months of inactivity, a \$5.00 monthly dormant fee will be charged if the account balance is less than \$500.00.

Note 3: \$8.00 Monthly Service Fee if balance falls below Monthly Minimum Balance Requirement. After 24 months of inactivity, a \$5.00 monthly dormant fee will be charged if the account balance is less than \$500.00.

