

PRIVATE SAVINGS ACCOUNT FEATURES

	Executive Money Market Savings**	Private Money Market Savings	Health Savings Account (HSA)																						
Minimum Opening Deposit	\$10,000.00	\$1,000.00	\$100.00 \$20.00 Admin/Set Up Fee																						
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: 30%;">\$0 to \$9,999.99</td> <td style="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;">0.90%*</td> </tr> </table>	\$0 to \$9,999.99	0.05%*	\$10,000-\$99,999.99	0.45%*	\$100,000+	0.90%*	<p style="text-align: center;">*Interest paid quarterly on daily available balance</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">\$0 to \$9,999.99</td> <td style="text-align: right;">0.05%*</td> </tr> <tr> <td>\$10,000 to \$49,999.99</td> <td style="text-align: right;">0.05%*</td> </tr> <tr> <td>\$50,000 to \$99,999.99</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 \$9,999.99	0.05%*	\$10,000 to \$49,999.99	0.05%*	\$50,000 to \$99,999.99	0.05%*	\$100,000 +	0.05%*	<p style="text-align: center;">* Interest paid monthly on daily available balance</p> <table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 30%;">\$0 to \$1,999.99</td> <td style="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>\$25,000 +</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%*	\$25,000 +	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> ▪ 6 free withdrawals per month including checks, ACH, overdraft sweep, debit card transactions, and phone/internet transfers ▪ Complimentary; Checks, ATM/Debit card, Internet Banking, Bill Pay Domestic Wire Transfers & Monthly Imaged Statements 	<ul style="list-style-type: none"> ▪ Quarterly Imaged Statements ▪ 6 free withdrawals per month including checks, ACH, overdraft sweep, debit card transactions, and phone/internet transfers ▪ Internet Banking ▪ ATM or Debit card available 	<ul style="list-style-type: none"> ▪ Unlimited check writing ▪ Internet Banking ▪ Truncated Statement or estatement (Monthly Imaged Statement \$5.00 per month) ▪ ATM or Debit card available 																						
Overdraft Protection	Subject to approval; Annual Fee \$25.00	Non-applicable	Non-applicable																						
Minimum Balance Requirement	\$10,000.00	\$1,000.00	\$500 in HSA or \$5,000 in related savings product																						
Account Requirements	Non-applicable	Non-applicable	Non-applicable																						
Monthly Service Fee	\$0.00 ¹	\$0.00 ¹	\$0.00 ²																						

* 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 savings account is closed.

Note 1: \$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.

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PRIVATE PROFESSIONAL COMMERCIAL

