



Annual Percentage Yields effective as of June 9th, 2010

Certificates of Deposit*	Interest Rate	APY
<b>Rule Breaker CD***</b>		
18 Month \$5,000 & Above	1.20%	1.21%
30 Month \$5,000 & Above	1.75%	1.76%
<b>48 Month</b>		
\$25,000 & Above	2.49%	2.51%
\$10,000 to \$24,999	2.24%	2.26%
\$500 to \$9,999	1.99%	2.00%
<b>36 Month</b>		
\$25,000 & Above	2.06%	2.08%
\$10,000 to \$24,999	1.81%	1.82%
\$500 to \$9,999	1.56%	1.57%
<b>30 Month</b>		
\$25,000 & Above	1.80%	1.81%
\$10,000 to \$24,999	1.55%	1.56%
\$500 to \$9,999	1.30%	1.31%
<b>24 Month</b>		
\$25,000 & Above	1.55%	1.56%
\$10,000 to \$24,999	1.30%	1.31%
\$500 to \$9,999	1.05%	1.05%
<b>18 Month</b>		
\$25,000 & Above	1.25%	1.26%
\$10,000 to \$24,999	1.00%	1.00%
\$500 to \$9,999	0.75%	0.75%
<b>12 Month</b>		
\$25,000 & Above	0.90%	0.90%
\$10,000 to \$24,999	0.65%	0.65%
\$500 to \$9,999	0.50%	0.50%
<b>6 Month</b>		
\$25,000 & Above	0.81%	0.81%
\$10,000 to \$24,999	0.56%	0.56%
\$500 to \$9,999	0.50%	0.50%
<b>3 Month</b>		
\$25,000 & Above	0.68%	0.68%
\$10,000 to \$24,999	0.50%	0.50%
\$500 to \$9,999	0.50%	0.50%
<b>CD Plus - 12 Month<sup>1</sup></b>		
\$500 & Above	0.40%	0.40%

For IRA CDs, add 0.25% to the stated interest rate for the desired term (not including Rule Breaker or CD Plus).

<sup>1</sup> CD Plus APY's are variable and subject to change; additional deposits allowed in \$50 increments; substantial penalty for early withdrawal; automatically renewable; interest is paid quarterly.

Savings Accounts	Interest Rate	APY
<b>Platinum Money Market Savings**</b>		
\$250,000 & Above	0.60%	0.60%
\$100,000 - \$249,999	0.60%	0.60%
\$50,000 - \$99,999	0.50%	0.50%
\$10,000 - \$49,999	0.25%	0.25%
Up to \$10,000	0.25%	0.25%
<b>Money Market Savings**</b>		
\$50,000 & Above	0.50%	0.50%
\$25,000 - \$49,999	0.25%	0.25%
\$5,000 - \$24,999	0.25%	0.25%
Up to \$5,000	0.25%	0.25%
<b>Classic Savings**</b> (Previously Regular Savings)		
	0.25%	0.25%

Checking Accounts	Interest Rate	APY
<b>Wall Street**</b> (Existing Accounts Only)		
\$50,000 & Above	0.25%	0.25%
\$25,000 to \$49,999	0.25%	0.25%
\$10,000 to \$25,000	0.25%	0.25%
<b>Platinum Checking**</b> (Previously Premier Checking)		
\$50,000 & Above	0.25%	0.25%
\$25,000 - \$49,999	0.25%	0.25%
\$10,000 - \$24,999	0.25%	0.25%
Up to \$10,000	0.25%	0.25%
<b>Rewards Checking Plus**</b> (Previously Common Cents)		
	0.10%	0.10%
<b>Benefit Banking**</b> (Existing Accounts Only)		
	0.10%	0.10%

\*Certificates of Deposit subject to penalty for early withdrawal.

\*\*Fees could reduce earnings on the account; all rates subject to change without notice. Minimum opening balance: Platinum Money Market - \$10K, Money Market - \$1K, all others \$100.

\*\*\*Minimum opening deposit for Rule Breaker CD is \$5,000. Quarterly compounding. Additional deposits (min. \$1,000) may be made to this at any time. A one time withdrawal of up to 50% of the opening deposit is allowed with no penalty. If more than 50% of the opening deposit is withdrawn, the CD will sustain a 9 month penalty (earned or not). Active checking account required to earn bonus rate. APY shown included a 0.50% bonus. Deduct 0.50% without a Central Bank checking account. Consumer deposits only. We reserve the right to decline or limit deposits. See account brochures for account options and complete details.