



Annual Percentage Yields effective as of November 12th, 2008

Certificates of Deposit*	Interest Rate	APY
CD Plus - 12 Month¹		
\$500 & Above	0.65%	0.65%
48 Month		
\$25,000 & Above	4.30%	4.37%
\$10,000 to \$24,999	3.95%	4.01%
\$500 to \$9,999	3.70%	3.75%
36 Month		
\$25,000 & Above	3.30%	3.34%
\$10,000 to \$24,999	3.05%	3.09%
\$500 to \$9,999	2.80%	2.83%
30 Month		
\$25,000 & Above	3.25%	3.29%
\$10,000 to \$24,999	3.00%	3.03%
\$500 to \$9,999	2.75%	2.78%
24 Month		
\$25,000 & Above	3.20%	3.24%
\$10,000 to \$24,999	2.95%	2.98%
\$500 to \$9,999	2.70%	2.73%
18 Month		
\$25,000 & Above	3.00%	3.03%
\$10,000 to \$24,999	2.75%	2.78%
\$500 to \$9,999	2.50%	2.52%
12 Month		
\$25,000 & Above	2.85%	2.88%
\$10,000 to \$24,999	2.60%	2.63%
\$500 to \$9,999	2.35%	2.37%
6 Month		
\$25,000 & Above	2.50%	2.52%
\$10,000 to \$24,999	2.25%	2.26%
\$500 to \$9,999	2.00%	2.01%
3 Month		
\$25,000 & Above	2.20%	2.22%
\$10,000 to \$24,999	1.95%	1.96%
\$500 to \$9,999	1.70%	1.71%
Rule Breaker CD^{***}		
18 Month \$5,000 & Above	3.25%	3.29%
30 Month \$5,000 & Above	3.50%	3.55%

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

¹ 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
Platinum Money Market Savings^{**}		
\$250,000 & Above	1.50%	1.51%
\$100,000 - \$249,999	1.25%	1.26%
\$50,000 - \$99,999	1.00%	1.00%
\$10,000 - \$49,999	0.75%	0.75%
Up to \$10,000	0.50%	0.50%
Money Market Savings^{**}		
\$50,000 & Above	1.00%	1.00%
\$25,000 - \$49,999	0.75%	0.75%
\$5,000 - \$24,999	0.50%	0.50%
Up to \$5,000	0.25%	0.25%
Classic Savings^{**}	(Previously Regular Savings)	
	0.50%	0.50%

Checking Accounts	Interest Rate	APY
Wall Street^{**}	(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%
Platinum Checking^{**}	(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%
Rewards Checking Plus^{**}	(Previously Common Cents)	
	0.10%	0.10%
Benefit Banking^{**}	(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.