



Annual Percentage Yields effective as of November 1, 2011

Certificates of Deposit*	Interest Rate	APY
Rule Breaker CD***		
18 Month \$5,000 & Above	0.70%	0.70%
30 Month \$5,000 & Above	0.95%	0.95%
48 Month		
\$25,000 & Above	1.55%	1.56%
\$10,000 to \$24,999	1.30%	1.31%
\$500 to \$9,999	1.05%	1.05%
36 Month		
\$25,000 & Above	1.15%	1.15%
\$10,000 to \$24,999	0.90%	0.90%
\$500 to \$9,999	0.65%	0.65%
30 Month		
\$25,000 & Above	1.00%	1.00%
\$10,000 to \$24,999	0.75%	0.75%
\$500 to \$9,999	0.50%	0.50%
24 Month		
\$25,000 & Above	0.85%	0.85%
\$10,000 to \$24,999	0.60%	0.60%
\$500 to \$9,999	0.35%	0.35%
18 Month		
\$25,000 & Above	0.75%	0.75%
\$10,000 to \$24,999	0.50%	0.50%
\$500 to \$9,999	0.25%	0.25%
12 Month		
\$25,000 & Above	0.60%	0.60%
\$10,000 to \$24,999	0.35%	0.35%
\$500 to \$9,999	0.15%	0.15%
6 Month		
\$25,000 & Above	0.45%	0.45%
\$10,000 to \$24,999	0.20%	0.20%
\$500 to \$9,999	0.20%	0.20%
3 Month		
\$25,000 & Above	0.35%	0.35%
\$10,000 to \$24,999	0.15%	0.15%
\$500 to \$9,999	0.15%	0.15%
CD Plus - 12 Month¹		
\$500 & Above	0.26%	0.26%

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	0.30%	0.30%
\$100,000 - \$249,999	0.25%	0.25%
\$50,000 - \$99,999	0.20%	0.20%
\$10,000 - \$49,999	0.15%	0.15%
Up to \$10,000	0.15%	0.15%
Money Market Savings**		
\$50,000 & Above	0.20%	0.20%
\$25,000 - \$49,999	0.15%	0.15%
\$5,000 - \$24,999	0.15%	0.15%
Up to \$5,000	0.15%	0.15%
Classic Savings** <i>(Previously Regular Savings)</i>		
	0.25%	0.25%

Checking Accounts	Interest Rate	APY
Wall Street** <i>(Existing Accounts Only)</i>		
\$50,000 & Above	0.15%	0.15%
\$25,000 to \$49,999	0.15%	0.15%
\$10,000 to \$25,000	0.15%	0.15%
Platinum Checking** <i>(Previously Premier Checking)</i>		
\$50,000 & Above	0.15%	0.15%
\$25,000 - \$49,999	0.15%	0.15%
\$10,000 - \$24,999	0.15%	0.15%
Up to \$10,000	0.15%	0.15%
Rewards Checking Plus** <i>(Previously Common Cents)</i>		
	0.10%	0.10%
Benefit Banking** <i>(Existing Accounts Only)</i>		
	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.