



INTEREST RATES and ANNUAL PERCENTAGE YIELDS (APY) ARE CURRENT AS OF:

February 13, 2012

Checking, Money Market, and Savings Accounts	Minimum Balance to Waive Monthly Service Fee	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield (APY)	Certificate of Deposits	Interest Rate	Annual Percentage
FREE CHECKING	N.A.	\$100.00	0.00%	0.00%	6 Month CD		
INTEREST CHECKING	\$1,000.00	\$100.00	0.30%	0.30%	\$1,000 - \$99,999	0.50%	0.50%
BASIC BUSINESS CHECKING	\$2,500.00	\$100.00	0.00%	0.00%	\$100,000 and over	0.55%	0.55%
BUSINESS PLUS CHECKING	\$5,000.00	\$250.00	0.30%	0.30%	12 Month CD		
EXECUTIVE CHECKING	\$25,000.00	\$1,000.00			\$1,000 - \$99,999	0.70%	0.70%
UP TO \$24,999			0.30%	0.30%	\$100,000 and over	0.75%	0.75%
\$25,000 - \$49,999			0.35%	0.35%	24 Month CD		
\$50,000 - \$99,999			0.40%	0.40%	\$1,000 - \$99,999	0.90%	0.90%
\$100,000 and over			0.45%	0.45%	\$100,000 and over	0.95%	0.95%
MONEY MARKET ACCOUNT	\$2,500.00	\$1,000.00			36 Month CD		
UP TO \$24,999			0.50%	0.50%	\$1,000 - \$99,999	1.15%	1.16%
\$25,000 - \$49,999			0.55%	0.55%	\$100,000 and over	1.20%	1.21%
\$50,000 - \$74,999			0.60%	0.60%	48 Month CD		
\$75,000 - \$99,999			0.65%	0.65%	\$1,000 - \$99,999	N.A.	
\$100,000 and over			0.70%	0.70%	\$100,000 and over	N.A.	
PLATINUM ASSET MANAGER	\$50,000.00	\$50,000.00			60 Month CD		
UP TO \$49,999			0.55%	0.55%	\$1,000 - \$99,999	N.A.	
\$50,000 - \$74,999			0.60%	0.60%	\$100,000 and over	N.A.	
\$75,000 - \$99,999			0.65%	0.65%			
\$100,000 and over			0.70%	0.70%			
SAVINGS ACCOUNT	\$500.00	\$100.00					
UP TO \$49,999			0.35%	0.35%			
\$50,000 and over			0.45%	0.45%			

Disclosures:
There may be a penalty for early withdrawal.
Early Withdrawal Penalty:
 Term of 1 year or less: 1 month interest
 Term of over 1 year: 3 months of interest
Annual Percentage Yield (APY) assumes that the funds remain on deposit for a full year.
Fees could reduce the earnings on the account.

Interest Rates and Annual Percentage Yields (APY) are subject to change at our discretion at any time without prior notice.

INSTALLMENT SAVINGS

Allows you to Collect a lump sum contract amount at the end of the term by making fixed monthly payments during the term. The Interest Rate and Annual Percentage Yield (APY) applicable to your account depend upon the term that you select.

	<u>12 Month</u>	<u>18 Month</u>	<u>24 Month</u>	<u>36 Month</u>	<u>48 Month</u>	<u>60 Month</u>
Interest Rate	0.75%	0.85%	0.95%	1.10%	1.25%	1.40%
Annual Percentage Yield	0.75%	0.85%	0.95%	1.11%	1.26%	1.41%
1,000.00	\$83.05	\$55.22	\$41.29	\$27.33	\$20.33	\$16.10
5,000.00	\$415.24	\$276.11	\$206.44	\$136.67	\$101.64	\$80.50
10,000.00	\$830.47	\$552.22	\$412.89	\$273.35	\$203.28	\$161.00
15,000.00	\$1,245.71	\$828.33	\$619.33	\$410.02	\$304.92	\$241.50
20,000.00	\$1,660.95	\$1,104.44	\$825.77	\$546.69	\$406.55	\$322.00
25,000.00	\$2,076.18	\$1,380.55	\$1,032.21	\$683.37	\$508.19	\$402.50
50,000.00	\$4,152.36	\$2,761.09	\$2,064.43	\$1,366.73	\$1,016.38	\$804.99
100,000.00	\$8,304.73	\$5,522.18	\$4,128.86	\$2,733.47	\$2,032.77	\$1,609.99

	<u>12 Month</u>	<u>18 Month</u>	<u>24 Month</u>	<u>36 Month</u>	<u>48 Month</u>	<u>60 Month</u>
Interest Rate (*)	1.00%	1.10%	1.20%	1.35%	1.50%	1.65%
Annual Percentage Yield (*)	1.00%	1.11%	1.21%	1.36%	1.51%	1.66%
\$ 1,000.00	\$82.95	\$55.12	\$41.19	\$27.23	\$20.23	\$16.00
5,000.00	\$414.76	\$275.62	\$205.95	\$136.17	\$101.14	\$80.00
10,000.00	\$829.52	\$551.24	\$411.89	\$272.35	\$202.28	\$160.00
15,000.00	\$1,244.28	\$826.86	\$617.84	\$408.52	\$303.41	\$240.00
20,000.00	\$1,659.04	\$1,102.48	\$823.79	\$544.69	\$404.55	\$320.00
25,000.00	\$2,073.80	\$1,378.10	\$1,029.74	\$680.87	\$505.69	\$400.00
50,000.00	\$4,147.60	\$2,756.20	\$2,059.47	\$1,361.73	\$1,011.38	\$800.00
100,000.00	\$8,295.21	\$5,512.39	\$4,118.95	\$2,723.47	\$2,022.76	\$1,600.01

* Monthly deposit must be auto-transferred from another Pacific International Bank account.

Annual Percentage Yield (APY) assumes that the funds remain on deposit for a full year. There may be a penalty for early withdrawal. Fees could reduce the earnings on the account.

MEMBER FDIC