

| <u>Account</u> | <u>Type</u> | <u>Annual Percentage</u> | | <u>Min. Balance To Open</u> | <u>Min. Balance To Earn APY</u> | <u>Notes</u> |
|--|-------------|--------------------------|--------------------|-----------------------------|---------------------------------|--------------|
| | | <u>Interest Rate</u> | <u>Yield (APY)</u> | | | |
| Certificates Of Deposit (Footnotes 1,3) | | | | | | |
| 7 Day Fixed | 1 | 0.16% | 0.16% | \$1,000 | \$1,000 | |
| 91 Day Fixed | 3 | 0.15% | 0.15% | \$1,000 | \$1,000 | |
| 182 Day Fixed | 6 | 0.25% | 0.25% | \$1,000 | \$1,000 | |
| 12 Month Fixed | 8 | 0.45% | 0.45% | \$1,000 | \$1,000 | |
| Kids 12 Month Fixed | 43 | 0.45% | 0.45% | \$100 | \$100 | |
| 18 Month Fixed | 10 | 0.65% | 0.65% | \$1,000 | \$1,000 | |
| 18 Month Fixed (Minors) | 9 | 0.64% | 0.65% | \$100 | \$100 | |
| 24 Month (Your Choice) | 19 | 0.95% | 0.95% | \$1,000 | \$1,000 | |
| 24 Month Fixed | 13 | 1.03% | 1.05% | \$1,000 | \$1,000 | |
| 30 Month (Your Choice) | 30 | 1.00% | 1.00% | \$1,000 | \$1,000 | |
| 30 Month Fixed | 14 | 0.98% | 1.00% | \$1,000 | \$1,000 | |
| 36 Month Penalty Free Special | 27 | 1.79% | 1.80% | \$1,000 | \$1,000 | |
| 36 Month Fixed | 16 | 1.25% | 1.25% | \$1,000 | \$1,000 | Auto Renewal |
| 48 Month Fixed | 48 | 1.44% | 1.45% | \$1,000 | \$1,000 | Auto Renewal |
| 60 Month Fixed | 31 | 1.54% | 1.55% | \$1,000 | \$1,000 | Auto Renewal |

Internet Only CD Specials

| | | | | | | |
|-----------------------------------|----|-------|-------|---------|---------|----------------|
| Online Penalty Free CD (36 Month) | 25 | 1.79% | 1.80% | \$1,000 | \$1,000 | www.webdcb.com |
|-----------------------------------|----|-------|-------|---------|---------|----------------|

Amounts Over \$100,000 Call Treasury Management (x7486 or x7830), Retail Admin. (x7110 or x7112)

| <u>Savings Accounts (Footnotes 2,3)</u> | <u>Type</u> | <u>Interest</u> | | <u>Min. Balance To Open</u> | <u>Min. Balance To Earn APY</u> |
|---|-------------|-----------------|------------|-----------------------------|---------------------------------|
| | | <u>Rate</u> | <u>APY</u> | | |
| Platinum Savings Plus | 63,64 | | | | |
| \$25,000.00 and up (Tier IV) | | 0.30% | 0.30% | \$25 | See tier info at left |
| \$10,000.00 to \$24,999.99 (Tier III) | | 0.20% | 0.20% | \$25 | See tier info at left |
| \$5,000.00 to \$9,999.99 (Tier II) | | 0.15% | 0.15% | \$25 | See tier info at left |
| \$0.01 to \$4,999.99 (Tier I) | | 0.10% | 0.10% | \$25 | See tier info at left |
| Prime Time Account | 23,25 | | | | |
| \$100,000.00 and up (Tier IV) | | 0.35% | 0.35% | \$25 | See tier info at left |
| \$50,000.00 to \$99,999.99 (Tier III) | | 0.35% | 0.35% | \$25 | See tier info at left |
| \$25,000.00 to \$49,999.99 (Tier II) | | 0.35% | 0.35% | \$25 | See tier info at left |
| \$0.01 to \$24,999.99 (Tier I) | | 0.20% | 0.20% | \$25 | See tier info at left |
| Statement Savings | 3,4 | | | | |
| \$5,000.00 and up (Tier III) | | 0.15% | 0.15% | \$25 | See tier info at left |
| \$1,500.00 to \$4,999.99 (Tier II) | | 0.10% | 0.10% | \$25 | See tier info at left |
| \$0 to \$1,499.99 (Tier I) | | 0.05% | 0.05% | \$25 | See tier info at left |
| Kids Bank Savings | 7 | | | | |
| \$0.01 and up | | 0.25% | 0.25% | \$1 | \$0.01 |
| Christmas Club | 5 | | | | |
| \$0.01 and up | | 0.25% | 0.25% | \$1 | \$0.01 |
| Health Savings Account | 65 | | | | |
| \$5,000.00 and up (Tier III) | | 1.00% | 1.00% | \$25 | See tier info at left |
| \$1,500.00 to \$4,999.99 (Tier II) | | 0.75% | 0.75% | \$25 | See tier info at left |
| \$0 to \$1,499.99 (Tier I) | | 0.50% | 0.50% | \$25 | See tier info at left |

| | <u>Type</u> | <u>Interest Rate</u> | <u>APY</u> | <u>Min. Balance To Open</u> | <u>Min. Balance To Earn APY</u> |
|--|-------------|----------------------|------------|-----------------------------|---------------------------------|
| Checking Accounts (Footnotes 2,3) | | | | | |
| Premium Checking | 62 | | | | |
| \$100,000.00 and up (Tier IV) | | 0.35% | 0.35% | \$25 | See tier info at left |
| \$50,000.00 to \$99,999.99 (Tier III) | | 0.25% | 0.25% | \$25 | See tier info at left |
| \$25,000.00 to \$49,999.99 (Tier II) | | 0.15% | 0.15% | \$25 | See tier info at left |
| \$0.01 to \$24,999.99 (Tier I) | | 0.10% | 0.10% | \$25 | See tier info at left |
| Minimum Balance Checking | 61 | | | | |
| \$1,000.00 and up | | 0.10% | 0.10% | \$25 | \$1,000 |
| Smart Checking | 29 | | | | |
| \$1,000.00 and up | | 0.10% | 0.10% | \$25 | \$1,000 |
| One Stop Banking | 15 | | | | |
| \$0.01 and up | | 0.10% | 0.10% | \$25 | \$0.01 |
| Business Advantage Plus Interest | 4 | | | | |
| \$7,500.00 and up (Tier III) | | 0.15% | 0.15% | \$25 | See tier info at left |
| \$2,500.00 to \$7,499.99 (Tier II) | | 0.15% | 0.15% | \$25 | See tier info at left |
| \$500.00 to \$2,499.99 (Tier I) | | 0.10% | 0.10% | \$25 | See tier info at left |
| IOLTA/IOTA Accounts | 18 | | | | |
| \$0.01 and up | | 0.15% | 0.15% | \$25 | \$0.01 |

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|--|-------------|----------------------|------------|-----------------------------|---------------------------------|
| Individual Retirement Accounts (Footnote 3) | | | | | |
| 12 Month Fixed CD | 73 | 0.45% | 0.45% | \$500 | \$500 |
| 24 Month Fixed CD | 82 | 0.95% | 0.95% | \$500 | \$500 |
| 36 Month Fixed CD | 68 | 1.23% | 1.25% | \$500 | \$500 |
| 48 Month Fixed CD | 67 | 1.44% | 1.45% | \$500 | \$500 |
| IRA Savings | 70 | 0.75% | 0.75% | \$25 | \$25 |

Other Rates Of Interest

| | |
|--------------------|-------|
| Earned Credit Rate | 0.10% |
| Prime Rate | 3.25% |

Footnotes:

- (1) Substantial Penalty For Early Withdrawal
- (2) Variable Rate Product - Rates may change after account is opened.
- (3) Fees may reduce the earnings on this account.

Rates Are Subject To Change Without Notice.

Member FDIC.