

<u>Account</u>	<u>Type</u>	<u>Interest Rate</u>	<u>Annual Percentage</u>		<u>Min. Balance To Open</u>	<u>Min. Balance To Earn APY</u>	<u>Notes</u>
			<u>Yield (APY)</u>				
<b>Certificates Of Deposit (Footnotes 1,3)</b>							
7 Day Fixed	1	0.16%	0.16%		\$1,000	\$1,000	
91 Day Fixed Special	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	0.40%	0.40%		\$1,000	\$1,000	
Kids 12 Month Fixed	43	0.40%	0.40%		\$100	\$100	
18 Month Fixed	10	0.49%	0.50%		\$1,000	\$1,000	
18 Month Fixed (Minors)	9	0.50%	0.50%		\$100	\$100	
24 Month (Your Choice)	19	0.75%	0.75%		\$1,000	\$1,000	
24 Month Fixed	13	0.74%	0.75%		\$1,000	\$1,000	
30 Month (Your Choice)	30	0.85%	0.85%		\$1,000	\$1,000	
30 Month Fixed	14	0.83%	0.85%		\$1,000	\$1,000	
36 Month Fixed	16	0.90%	0.90%		\$1,000	\$1,000	Auto Renewal
48 Month Fixed	48	1.10%	1.10%		\$1,000	\$1,000	Auto Renewal
60 Month Fixed	31	1.29%	1.29%		\$1,000	\$1,000	Auto Renewal

<b>Internet Only CD Specials</b>							
Online 12 Month	301	1.05%	1.05%		\$1,000	\$1,000	www.webdcb.com
Online 18 Month	302	1.00%	1.00%		\$1,000	\$1,000	www.webdcb.com
Online 24 Month	303	1.25%	1.25%		\$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 Savings	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
Savings Flex (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
\$0.01 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%	\$10	\$0.01
Health Savings Account	65				
\$5,000.00 and up (Tier III)		0.60%	0.60%	\$25	See tier info at left
\$1,500.00 to \$4,999.99 (Tier II)		0.45%	0.45%	\$25	See tier info at left
\$0.01 to \$1,499.99 (Tier I)		0.35%	0.35%	\$25	See tier info at left

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<b>Checking Accounts (Footnotes 2,3)</b>					
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 Checking	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

	<u>Type</u>	<u>Interest Rate</u>	<u>APY</u>	<u>Min. Balance To Open</u>	<u>Min. Balance To Earn APY</u>
<b>Individual Retirement Accounts (Footnote 3)</b>					
12 Month Fixed CD	73	0.40%	0.40%	\$500	\$500
24 Month Fixed CD	82	0.75%	0.75%	\$500	\$500
36 Month Fixed CD	68	0.88%	0.90%	\$500	\$500
48 Month Fixed CD	67	1.10%	1.10%	\$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.

Member FDIC.

Rates Are Subject To Change Without Notice.