

| DEPOSIT RATES | | | |
|--------------------------|---|---|--------------------------------------|
| PRODUCT | BALANCE REQUIREMENTS | ANNUAL PERCENTAGE RATE (APR) | ANNUAL PERCENTAGE YIELD (APY) |
| Business Savings | \$500.00 to earn dividends | .40% | .40% |
| Business Checking | | | |
| Biz-e Free | None | N/A | N/A |
| Bronze | \$500.00 to waive \$5.00 service charge | .40%* | .40% |
| Gold | \$2,500.00 to waive \$10.00 service charge | .40%* | .40% |
| Platinum | \$10,000.00 to earn dividends | Refer to Money Market Rate Sheet for rates* | |
| Business Money Market | \$2,000.00 - \$9,999.00 | Refer to Money Market Rate Sheet | |
| | \$10,000.00 - \$24,999.00 | | |
| | \$25,000.00 - \$49,999.00 | | |
| | \$50,000.00+ | | |
| Certificates of Deposit | Term in Months | APR Range | APY Range |
| | 3 | Refer to Certificate of Deposit Rate Sheet | |
| | 6 | | |
| | 12 | | |
| | 18 | | |
| | 24 | | |
| | 36 | | |
| | 48 | | |
| 60 | | | |

*Interest paid on Business Checking Accounts is compounded monthly

| LOAN RATES | | | | |
|-------------------|------------------|-------------------------------|---------------------------|------------------|
| PRODUCT | RATE TYPE | ANNUAL PERCENTAGE RATE | INDEX OR BASE RATE | MARGIN*** |
| Lines of Credit | Adjustable | Call for current rate | Prime Rate* | 1.00%-6.00% |
| Term Loans | Fixed | Call for current rate | Prime Rate* | 2.25%-3.50% |
| Real Estate | Fixed | Call for current rate | Treasury** | 2.00%-5.00% |
| VISA Awards | Fixed | 9.75% | N/A | N/A |

Business Loan/Line of Credit Features:

Lines of Credit are revolving variable rate, with monthly interest payments and annual renewal period
 Term Loans may be amortized up to 12 years, with rate and payment fixed for 5 years
 Commercial Real Estate may be amortized up to 25 years, with rate and payment fixed for 5 years

*Prime means the Prime Lending Rate as published in the Wall Street Journal

**Treasury means the Weekly Average Treasury Constant Maturities 3-yr or 5-yr rate as published in Federal Reserve Bulletin H-15

***Margin is determined after loan underwriting based on overall risk of loan
 Rates are subject to change without advance notice.