



**Business Rate Schedule**  
Effective July 1, 2006

**DEPOSIT RATES**

<i>PRODUCT</i>	<i>BALANCE REQUIREMENTS</i>	<i>ANNUAL PERCENTAGE RATE (APR)</i>	<i>ANNUAL PERCENTAGE YIELD (APY)</i>
Business Savings	\$500.00 to earn dividends	.60%	.60%
Business Checking			
Bronze	\$500.00 to waive \$5.00 service charge	N/A	N/A
Silver	\$2,500.00 to waive \$10.00 service charge	N/A	N/A
Gold	\$5,000.00 to waive \$15.00 service charge	N/A	N/A
Platinum	\$10,000.00 to earn dividends	.50%	.50%
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	<b>Term in Months</b>	<b>APR Range</b>	<b>APY Range</b>
	3	Refer to Certificate of Deposit Rate Sheet	
	6		
	12		
	18		
	24		
	36		
	48		
60			

**LOAN RATES**

<i>PRODUCT</i>	<i>RATE TYPE</i>	<i>ANNUAL PERCENTAGE RATE</i>	<i>INDEX OR BASE RATE</i>	<i>MARGIN***</i>
Lines of Credit	Adjustable	Call for current rate	Prime Rate*	0.00% - 2.50%
Term Loans	Fixed	Call for current rate	Prime Rate*	0.50% - 3.00%
Real Estate	Fixed	Call for current rate	Treasury**	2.00% - 3.25%
VISA Gold or 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  
 Business Credit Cards offer the choice of VISA Gold or VISA Awards

\*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.