

**Eureka Branch**  
402 G Street  
Eureka , CA 95501  
(707)444-9800



**Rate Sheet**  
**Current as of March 5, 2010**

**Fortuna Branch**  
1075 South Fortuna Blvd. Ste A  
Fortuna, CA 95540  
(707)725-4722

**Certificate of Deposit**

**\$2500.00-\$9,999.99**

**Interest Rate**

30-59 days	0.45%	*APY 0.45%
60-89 days	0.50%	*APY 0.50%
90-179 days	0.75%	*APY 0.75%
180-364 days	1.00%	*APY 1.00%
12-23 months	1.15%	*APY 1.15%
24-35 months	1.25%	*APY 1.25%
36-59 months	2.00%	*APY 2.02%

**\$10,000.00-\$24,999.99**

**Interest Rate**

30-59 days	0.45%	*APY 0.45%
60-89 days	0.50%	*APY 0.50%
90-179 days	0.75%	*APY 0.75%
180-364 days	1.00%	*APY 1.00%
12-23 months	1.15%	*APY 1.15%
24-35 months	1.25%	*APY 1.25%
36-59 months	2.00%	*APY 2.02%

**\$25,000.00-\$49,999.99**

**Interest Rate**

30-59 days	0.45%	*APY 0.45%
60-89 days	0.50%	*APY 0.50%
90-179 days	0.75%	*APY 0.75%
180-364 days	1.00%	*APY 1.00%
12-23 months	1.15%	*APY 1.15%
24-35 months	1.25%	*APY 1.25%
36-59 months	2.00%	*APY 2.02%

**\$50,000.00-\$99,999.99**

**Interest Rate**

30-59 days	0.45%	*APY 0.45%
60-89 days	0.50%	*APY 0.50%
90-179 days	0.75%	*APY 0.75%
180-364 days	1.00%	*APY 1.00%
12-23 months	1.15%	*APY 1.15%
24-35 months	1.25%	*APY 1.25%
36-59 months	2.00%	*APY 2.02%

**\$100,000.00 and Over**

**Interest Rate**

30-59 days	0.45%	*APY 0.45%
60-89 days	0.50%	*APY 0.50%
90-179 days	0.75%	*APY 0.75%
180-364 days	1.00%	*APY 1.00%
12-23 months	1.15%	*APY 1.15%
24-35 months	1.25%	*APY 1.25%
36-59 months	2.00%	*APY 2.02%

**IRA Certificate of Deposit**

All Certificate of Deposit rates and terms apply

- a) A penalty may be imposed for early withdrawal
  - b) Daily collected balance, Interest on non-cash deposits (i.e checks) begins to accrue on the business day we receive credit for the deposits
  - c) All rates subject to change without notice
  - d) Fees may reduce earnings
- \*Annual Percentage Yield

**Member FDIC**

## Deposit Rates

### Personal Checking Products

#### Gold Checking

##### Interest Rate

\$1,500.00 and above	0.10%	*APY 0.10%
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#### Capital Checking

##### Interest Rate

\$1,000.00 and above	0.15%	*APY 0.15%
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#### Platinum Plus

##### Interest Rate

\$5,000.00-\$9,999.99	0.25%	*APY 0.25%
\$10,000.00-\$24,999.99	0.35%	*APY 0.35%
\$25,000.00-\$49,999.99	0.50%	*APY 0.50%
\$50,000.00 and above	0.75%	*APY 0.75%

### Business Checking Products

#### Business Interest Checking

##### Interest Rate

\$2,500.00 and above	0.15%	*APY 0.15%
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#### Evergreen Money Market Account

#### Business Evergreen Money Market Account

##### Interest Rate

\$10,000.00-\$24,999.99	0.35%	*APY 0.35%
\$25,000.00-\$49,999.99	0.45%	*APY 0.45%
\$50,000.00-\$99,999.99	0.65%	*APY 0.65%
\$100,000.00 and above	1.00%	*APY 1.00%

### Personal and Business Savings Products

#### Basic Savings

##### Interest Rate

\$100.00 and above	0.25%	*APY 0.25%
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#### Student Savings

##### Interest Rate

\$1.00 and above	0.25%	*APY 0.25%
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#### Money Market Savings/Business Savings

##### Interest Rate

\$0.00-\$9,999.99	0.35%	*APY 0.35%
\$10,000.00-\$49,999.99	0.45%	*APY 0.45%
\$50,000.00-\$99,999.99	0.65%	*APY 0.65%
\$100,000.00-\$499,999.99	1.00%	*APY 1.00%
\$500,000.00 and above	1.10%	*APY 1.10%

### IRA Savings

All Money Market Savings rates and terms apply

#### Health Savings Account

##### Interest Rate

\$0.00-\$9,999.99	0.50%	*APY 0.50%
\$10,000.00-\$49,999.99	0.75%	*APY 0.75%
\$50,000.00-\$99,999.99	1.00%	*APY 1.00%
\$100,000.00-\$499,999.99	1.50%	*APY 1.51%
\$500,000.00 and above	1.75%	*APY 1.76%

a) All rates subject to change without notice

\*Annual Percentage Yield