

	Account Product Name	Minimum Opening Deposit	Minimum Daily Collected Balance to Obtain APY	Interest Rate	Annual Percentage Yield
a	EasyChecking Plus	\$100	\$1,000	0.05%	0.05%
a	Classic50 Checking	\$100	\$1,000	0.05%	0.05%
a	Regular Personal Savings	\$100		0.15%	0.15%
a	Minor Savings			0.15%	0.15%
a	Business Savings	\$100		0.15%	0.15%
a,d	Business NOW	\$100	\$1,000	0.05%	0.05%
a,c,e	UltimateSelect Checking and BusinessSelect NOW	\$2,000	\$2,000		
	Daily balances of:				
	\$ 2,000 to \$ 9,999.99			0.10%	0.10%
	\$ 10,000 to \$ 24,999.99			0.15%	0.15%
	\$ 25,000 to \$ 49,999.99			0.20%	0.20%
	\$ 50,000 to \$ 99,999.99			0.40%	0.40%
	\$ 100,000 and over			0.60%	0.60%
a,c,d	Ultimate Checking Account	\$2,000	\$2,000		
	Daily balances of:				
	\$ 2,000 to \$ 9,999.99			0.10%	0.10%
	\$ 10,000 to \$ 24,999.99			0.15%	0.15%
	\$ 25,000 to \$ 49,999.99			0.15%	0.15%
	\$ 50,000 to \$ 99,999.99			0.20%	0.20%
	\$ 100,000 and over			0.40%	0.40%
a,c	Money Management Account	\$100			
	\$ 0 to \$ 9,999.99			0.15%	0.15%
	\$ 10,000 to \$ 24,999.99			0.20%	0.20%
	\$ 25,000 to \$ 49,999.99			0.35%	0.35%
	\$ 50,000 to \$ 99,999.99			0.40%	0.40%
	\$100,000 to \$ 249,999.99			0.60%	0.60%
	\$250,000 and over			0.70%	0.70%
a,b	Premium CD - One Year	\$10,000		1.00%	1.00%
b	Certificate of Deposit 90 - 179 Days	\$1,000		0.20%	0.20%
b	Certificate of Deposit 180 - 364 Days	\$1,000		0.40%	0.40%
b	Certificate of Deposit - 12 Months	\$1,000		0.65%	0.65%
b	Certificate of Deposit - 24 Months	\$1,000		0.65%	0.65%
b	Certificate of Deposit - 36 Months	\$1,000		0.90%	0.90%
b	Certificate of Deposit - 48 Months	\$1,000		1.15%	1.15%
b	Certificate of Deposit - 60 Months	\$1,000		1.15%	1.15%
a,c	IRA Variable	\$100			
	up to \$ 9,999.99			0.25%	0.25%
	\$ 10,000 to \$ 24,999.99			0.25%	0.25%
	\$ 25,000 to \$ 49,999.99			0.50%	0.50%
	\$ 50,000 to \$ 99,999.99			0.50%	0.50%
	\$100,000 and over			0.75%	0.75%
a,c	Health Savings Account	\$100	\$100		
	\$ 100 to \$ 999.99			0.50%	0.50%
	\$ 1,000 to \$ 2,499.99			0.50%	0.50%
	\$ 2,500 to \$ 9,999.99			0.50%	0.50%
	\$10,000 and over			0.75%	0.75%

- a) The Interest Rate and Annual Percentage Yield may change after account opening. Fees could reduce earnings on the account.
- b) A penalty may be imposed for early withdrawal.
- c) We use the daily balance method to calculate the interest on the account. When the daily balance in your account falls within the specified tier, the corresponding Interest Rate and Annual Percentage Yield will be paid on the entire collected balance in the account.
- d) As a participant in the Transaction Account Guarantee Program, your non-interest bearing transaction accounts and interest bearing accounts that earn 0.50% interest or less with Premier Bank now have unlimited FDIC deposit insurance coverage. This insurance is in addition to the FDIC's normal deposit insurance coverage of \$250,000 available through June 30, 2010. Coverage under the Transaction Account Guarantee Program is in addition to and separate from the coverage available under the FDIC's general deposit insurance rules.
- e) Product available through June 30, 2010, unless the FDIC extends the Transaction Account Guarantee Program.

Interest rates and Annual Percentage Yields on Certificates of Deposit are fixed to maturity (except for the Premium CD where the customer may choose to change the interest rate one time during the term of the account to the rate that we are then paying on the Premium account with similar terms). The APY stated assumes interest remains on deposit until maturity; a withdrawal of interest will reduce earnings. All CDs (except for the Premium CD) may be used as IRA investments.

Additional disclosures available upon request.

Interest rates and Annual Percentage Yields are current as of February 25, 2010