

Pacific State Bank



Member FDIC

ACCOUNT RATES AND YIELDS

Effective August 11, 2010

Certificate of Deposit Accounts

TERM	INTEREST		MINIMUM OPENING BALANCE	INTEREST	
	RATE	APY*		RATE	APY*
6 MONTH SPECIAL CD	1.00%	1.00%	\$2,500	1.00%	1.00%
12 MONTH SPECIAL CD	1.35%	1.35%	\$2,500	1.40%	1.40%
24 MONTH SPECIAL CD	1.75%	1.75%	\$2,500	1.80%	1.80%
30 - 89 DAYS	0.20%	0.20%	\$2,500	0.30%	0.30%
90 - 179 DAYS	0.35%	0.35%	\$2,500	0.50%	0.50%
180 - 269 DAYS	1.00%	1.00%	\$2,500	1.00%	1.00%
270 - 364 DAYS	0.70%	0.70%	\$2,500	0.80%	0.80%
12 - 17 MONTHS	1.35%	1.35%	\$2,500	1.40%	1.40%
18 - 23 MONTHS	1.25%	1.25%	\$2,500	1.35%	1.35%
24 - 35 MONTHS	1.75%	1.75%	\$2,500	1.80%	1.80%
36 - 47 MONTHS	1.75%	1.75%	\$2,500	1.80%	1.80%
48 - 59 MONTHS	2.00%	2.00%	\$2,500	2.10%	2.10%
60 MONTHS	2.25%	2.25%	\$2,500	2.35%	2.35%

Savings Accounts

MINIMUM BALANCE TO EARN INTEREST

SUPER SAVER SAVINGS	\$5,000.00	0.75%	0.75%	\$5,000
REGULAR SAVINGS	\$0 Minimum	0.25%	0.25%	\$100
REGULAR SAVINGS IRA	\$0 Minimum	0.25%	0.25%	\$250

Money Market Accounts

MINIMUM BALANCE TO EARN INTEREST

\$2,500.00	-	\$99,999.99	0.30%	0.30%	\$2,500
\$100,000.00	-	\$249,999.99	0.65%	0.65%	\$2,500
\$250,000.00		AND OVER	1.00%	1.00%	\$2,500

Interest Checking Accounts

MINIMUM BALANCE TO EARN INTEREST

BUSINESS AND PERSONAL "NOW" ACCOUNT:

\$1,000.00	-	\$49,999.00	0.15%	0.15%	\$100
\$50,000.00	-	AND OVER	0.25%	0.25%	\$100
GOLDEN WAVE ACCOUNT	\$0 Minimum		0.15%	0.15%	\$100

IRA Accounts

12 - 17 MONTHS	1.35%	1.35%	\$2,500	1.40%	1.40%
18 - 23 MONTHS	1.25%	1.25%	\$2,500	1.35%	1.35%
24 - 35 MONTHS	1.75%	1.75%	\$2,500	1.80%	1.80%
36 - 47 MONTHS	1.75%	1.75%	\$2,500	1.80%	1.80%
48 - 59 MONTHS	2.00%	2.00%	\$2,500	2.10%	2.10%
60 MONTHS	2.25%	2.25%	\$2,500	2.35%	2.35%

RATES SUBJECT TO CHANGE WITHOUT PRIOR NOTICE

*ANNUAL PERCENTAGE YIELD

Fees could reduce earnings on the account

Penalty may be imposed for early withdrawal

Refer to the Deposit Account Agreement and Disclosure brochure for Federal Truth-In-Savings disclosure

