

# RATE CHART

Date: January 30, 2012



BANK OF NAPA, N.A.

Interest Checking Personal & Business*** Opening Balance: Pers. \$200.00, Bus. \$500.00		
	Interest Rate	APY*
\$ .01 - \$9,999.99	0.05%	0.05%
\$10,000.00 - \$24,999.99	0.05%	0.05%
\$25,000.00 - \$49,999.99	0.05%	0.05%
\$50,000.00 - \$99,999.99	0.05%	0.05%
\$100,000.00 and over	0.10%	0.10%

BON Voyagers! Personal Interest Checking*** Opening Balance \$200.00		
	Interest Rate	APY*
\$5,000.00 - \$24,999.99	0.05%	0.05%
\$25,000.00 - \$49,999.99	0.05%	0.05%
\$50,000.00 - \$99,999.99	0.05%	0.05%
\$100,000.00 and over	0.10%	0.10%

Non-Profit Business Unlimited Interest Checking Opening Balance \$200.00		
	Interest Rate	APY*
\$ .01 - \$24,999.99	0.05%	0.05%
\$25,000.00 - \$49,999.99	0.05%	0.05%
\$50,000.00 - \$99,999.99	0.05%	0.05%
\$100,000.00 - \$249,999.99	0.10%	0.10%
\$250,000.00 - \$499,999.99	0.15%	0.15%
\$500,000 and over	0.20%	0.20%

Personal & Business Savings Accounts*** Opening Balance: Pers. \$200.00, Bus. \$500.00		
	Interest Rate	APY*
\$ .01 - \$9,999.99	0.05%	0.05%
\$10,000.00 - \$24,999.99	0.10%	0.10%
\$25,000.00 - \$49,999.99	0.10%	0.10%
\$50,000.00 - \$99,999.99	0.10%	0.10%
\$100,000.00 and over	0.15%	0.15%

Money Market Personal and Business*** Balance: Pers. \$200.00, Bus \$500.00		
	Interest Rate	APY*
\$ .01 - \$24,999.99	0.05%	0.05%
\$25,000.00 - \$49,999.99	0.10%	0.10%
\$50,000.00 - \$99,999.99	0.10%	0.10%
\$100,000.00 - \$249,999.99	0.15%	0.15%
\$250,000.00 - \$499,999.99	0.20%	0.20%
\$500,000.00 and over	0.25%	0.25%

Individual 12 Month IRA** , ***		
	Interest Rate	APY*
\$1,000.00 - \$9,999.99	0.15%	0.15%
\$10,000.00 - \$24,999.99	0.15%	0.15%
\$25,000.00 - \$49,999.99	0.15%	0.15%
\$50,000.00 - \$99,999.99	0.15%	0.15%
\$100,000.00 and over	0.15%	0.15%

18 Month Bump Up CD**		
	Interest Rate	APY*
\$1,000.00 - \$9,999.99	0.10%	0.10%
\$10,000.00 - \$24,999.99	0.10%	0.10%
\$25,000.00 - \$49,999.99	0.10%	0.10%
\$50,000.00 - \$99,999.99	0.10%	0.10%
\$100,000.00 and over	0.10%	0.10%

Certificate of Deposit Minimum Opening Balance \$1,000.00**		
31 - 89 Days		
	Interest Rate	APY*
\$1,000.00 - \$9,999.99	0.05%	0.05%
\$10,000.00 - \$24,999.99	0.05%	0.05%
\$25,000.00 - \$49,999.99	0.05%	0.05%
\$50,000.00 - \$99,999.99	0.05%	0.05%
\$100,000.00 and over	0.05%	0.05%

90 - 179 Days		
	Interest Rate	APY*
\$1,000.00 - \$9,999.99	0.10%	0.10%
\$10,000.00 - \$24,999.99	0.15%	0.15%
\$25,000.00 - \$49,999.99	0.15%	0.15%
\$50,000.00 - \$99,999.99	0.15%	0.15%
\$100,000.00 and over	0.20%	0.20%

180 - 364 Days		
	Interest Rate	APY*
\$1,000.00 - \$9,999.99	0.15%	0.15%
\$10,000.00 - \$24,999.99	0.20%	0.20%
\$25,000.00 - \$49,999.99	0.20%	0.20%
\$50,000.00 - \$99,999.99	0.20%	0.20%
\$100,000.00 and over	0.25%	0.25%

12 - 23 Months		
	Interest Rate	APY*
\$1,000.00 - \$9,999.99	0.30%	0.30%
\$10,000.00 - \$24,999.99	0.35%	0.35%
\$25,000.00 - \$49,999.99	0.35%	0.35%
\$50,000.00 - \$99,999.99	0.35%	0.35%
\$100,000.00 and over	0.40%	0.40%

24 - 35 Months		
	Interest Rate	APY*
\$1,000.00 - \$9,999.99	0.40%	0.40%
\$10,000.00 - \$24,999.99	0.45%	0.45%
\$25,000.00 - \$49,999.99	0.45%	0.45%
\$50,000.00 - \$99,999.99	0.45%	0.45%
\$100,000.00 and over	0.50%	0.50%

36 - 48 Months		
	Interest Rate	APY*
\$1,000.00 - \$9,999.99	0.60%	0.60%
\$10,000.00 - \$24,999.99	0.70%	0.70%
\$25,000.00 - \$49,999.99	0.70%	0.70%
\$50,000.00 - \$99,999.99	0.70%	0.70%
\$100,000.00 and over	0.75%	0.75%

49 - 60 Months		
	Interest Rate	APY*
\$1,000.00 - \$9,999.99	1.00%	1.00%
\$10,000.00 - \$24,999.99	1.20%	1.21%
\$25,000.00 - \$49,999.99	1.20%	1.21%
\$50,000.00 - \$99,999.99	1.20%	1.21%
\$100,000.00 and over	1.25%	1.26%

\*Annual Percentage Yield

\*\*A penalty may be imposed for early withdrawal and closures of an account.

\*\*\*The interest rate and annual percentage yield may change after account opening without notice, and/or fees could reduce earnings on account.

