



Deposit Rates
Schaumburg, IL

As of: 12/22/2008

Type of Account	Interest Rate	Annual Percentage Yield (APY)	Minimum Deposit to Open Account
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SPECIALS

Certificate of Deposit			Personal, IRA or Business:
4 Months	2.73%	2.75%	\$40,000
12 Months	2.75%	2.75%	\$40,000
Money Market Account	2.47%	2.50%	\$150,000

Money Market Account*

\$40,000 and over	2.23%	2.25%	Personal: \$5,000
\$20,000 to \$39,999.99	1.64%	1.65%	IRA: \$5,000
\$5,000 to \$19,999.99	0.65%	0.65%	Business: \$10,000
Up to \$4,999.99	0.50%	0.50%	

Certificates of Deposit

6 months	1.74%	1.75%	Personal, IRA or Business: \$10,000
12 months	2.00%	2.00%	\$10,000
18 months	2.25%	2.25%	\$10,000
24,36,48 or 60 months	2.49 - 2.50%	2.50%	\$10,000

Regular Savings

Balances of \$50,000 and over	0.25%	0.25%	Personal, IRA or Business: \$200
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Interest Checking

Balances of \$100,000 and over	0.25%	0.25%	Personal: \$500
\$50,000 to \$99,999.99	0.25%	0.25%	
\$10,000 to \$49,999.99	0.25%	0.25%	
\$ 5,000 to \$ 9,999.99	0.25%	0.25%	
Up to \$4,999.99	0.25%	0.25%	

IOLTA Lawyers Trust Account

	0.175%	0.175%	\$1.00
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Account fees may reduce earnings.

Regular Savings and Interest Checking are variable rate, tiered accounts. The rate on variable accounts may change after the account is opened. On tiered accounts, interest is calculated on the entire available balance each day at the rate for that balance tier. Account fees may reduce earnings.

The Annual Percentage Yield on Certificates of Deposit assumes interest remains on deposit until maturity; a withdrawal of interest prior to maturity will reduce earnings. There is a penalty for early withdrawal, which could reduce earnings.

For additional account information, please refer to your Account Disclosures and Fee Schedules. Restrictions may apply. Rates are subject to change without prior notice. See your Personal Banker for current rates.