

Free Business Checking Plus Dividends

First 100 transactions free each month; \$0.20 for each after 100. A Transaction is defined as debit or credit, including checks, cash, ACH and wire transactions except ATM withdrawals and debit card purchases.

Rate Information - The dividend rate and the Annual Percentage Yield (APY) may change every dividend period as determined by the rate committee and approved by the board of directors.

Compounding and Crediting - Dividends will be compounded monthly and credited monthly. The dividend period is monthly beginning on the first and ending on the last day of the month.

Balance Computation Method - Dividends are calculated by the daily balance method which applies a daily periodic rate each day the account balance is \$2,500 or more.

Accrual of Dividends - Dividends will accrue every day the account balance is \$2,500 or more.

Business 250 Checking Plus Dividends

\$2,500 minimum to open account; \$10 monthly fee if balance falls below \$2,500 on any day of the month; First 250 transactions free each month; \$0.20 for each transaction after 250. A transaction is defined as a debit or credit, including checks, cash, ACH and wire transactions, except ATM withdrawals and debit card purchases.

Rate Information - The dividend rate and the Annual Percentage Yield (APY) may change every dividend period as determined by the rate committee and approved by the board of directors.

Compounding and Crediting - Dividends will be compounded monthly and credited monthly. The dividend period is monthly beginning on the first and ending on the last day of the month.

Balance Computation Method - Dividends are calculated by the daily balance method which applies a daily periodic rate each day the account balance is \$2,500 or more.

Accrual of Dividends - Dividends will accrue every day the account balance is \$2,500 or more.

Business 600 Checking Plus Dividends

\$5,000 minimum to open the account; \$10 monthly fee if balance falls below \$5,000 on any day of the month. First 600 transactions free each month; \$0.20 for each after 600. A Transaction is defined as debit or credit, including checks, cash, ACH and wire transactions except ATM withdrawals and debit card purchases.

Rate Information - The dividend rate and the Annual Percentage Yield (APY) may change every dividend period as determined by the rate committee and approved by the board of directors.

Compounding and Crediting - Dividends will be compounded monthly and credited monthly. The dividend period is monthly beginning on the first and ending on the last day of the month.

Balance Computation Method - Dividends are calculated by the daily balance method which applies a daily periodic rate each day the account balance is \$2,500 or more.

Accrual of Dividends - Dividends will accrue every day the account balance is \$2,500 or more.

Commercial Checking

No minimum balance required.* Monthly maintenance fee of \$10. \$0.20 for each check drawn on account. \$0.10 for each item deposited or combined deposit; \$0.10 for each ACH item debited or combined debit; no separate per deposit/credit charge. Fees may be offset by our very competitive Earnings Credit Rate (ECR).

Free Community Checking Plus Dividends

Available for community groups or clubs with minimal activity. No minimum balance required.* No transaction fees and no monthly maintenance fee.

Rate Information - The dividend rate and the Annual Percentage Yield (APY) may change every dividend period as determined by the rate committee and approved by the board of directors.

Compounding and Crediting - Dividends will be compounded monthly and credited monthly. The dividend period is monthly beginning on the first and ending on the last day of the month.

Balance Computation Method - Dividends are calculated by the daily balance method which applies a daily periodic rate each day the account balance is \$2,500 or more.

Accrual of Dividends - Dividends will accrue every day the account balance is \$2,500 or more.

Business Savings

No monthly maintenance fee. Minimum monthly balance of \$5 required. First 50 items deposited each month are free each month; \$0.50 for each item after 50.

Rate Information - The dividend rate and Annual Percentage Yield (APY) may change every dividend period as determined by the rate committee and approved by the board of directors.

Compounding and Crediting - Dividends are compounded monthly and will be credited monthly. The dividend period for this type of account is monthly beginning on the first and ending on the last day of the month.

Minimum Balance Requirements - The minimum balance required for this account is \$5.

Balance Computation Method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in your account each day you have a balance of \$25 or more.

Accrual of Dividends - Dividends will begin to accrue on the business day you make the deposit.

Signature Business Money Market

Rate Information - The dividend rate and Annual Percentage Yield (APY) may change anytime during the dividend period as determined by the rate committee and approved by the board of directors. The changed rate will be applied to the account balance retroactively starting with the first day of the then-current dividend period. Earn a highly-competitive rate, which is based on the average of hundreds of money market funds.

Compounding and Crediting - Dividends will be compounded and credited monthly. The dividend period is monthly beginning on the first and ending on the last day of the month. If the account is closed before accrued dividends are credited for the month, dividends will be calculated and credited up to the date of closing.

*Minimum deposit to open an account may be required.

Minimum Balance Requirements - The minimum balance to open a Signature Business Money Market is \$2,500. You must maintain the minimum daily balance in your account to obtain the disclosed Annual Percentage Yield (APY). If, on any day during the month, your account balance falls below the minimum amount, your account will be subject to a service fee as disclosed in the Fee Schedule and a reduced or no interest.

Balance Computation Method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in your account each day. The daily periodic rate (which is based on the daily balance) will be applied to the full balance of the account.

Accrual of Dividends - Dividends will begin to accrue on the business day you make the deposit.

Business Certificate

Terms from 3 months to 5 years.

Rate Information - The dividend rate and Annual Percentage Yield (APY) assume that dividends remain in the account until maturity. An early withdrawal or transfer will reduce earnings.

Compounding and Crediting - Dividends will be compounded monthly and credited monthly and at maturity (if maturity is other than the day of monthly dividends). The dividend period for this type of account is monthly beginning on the first and ending on the last day of the month.

Minimum Balance Requirements - The minimum balance required to open these accounts is \$500.

Balance Computation Method - Dividends are calculated by the daily balance method which applies a daily periodic rate to the balance in your account each day.

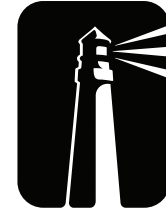
Accrual of Dividends - Dividends will begin to accrue on the business day you make the deposit.

Transaction Limitations - After the account is opened, you may not make deposits into the account until the maturity date stated on the certificate.

Maturity Date - Maturity date is listed on your certificate receipt that is issued at the time of account opening or renewal.

Early Withdrawal Penalties - We may impose a penalty if you withdraw any of the funds before the maturity date which may result in forfeiture of principal. The penalty will be computed on the entire balance and will be equal to 90 days' dividends on certificates with terms of less than one year, or 180 days' dividends on certificates with terms of one year or greater.

Renewal Policies - Your certificate account will automatically renew at maturity. You will have a grace period of 10 days after the maturity date to withdraw the funds in the account without being charged an early withdrawal penalty.



Landmark
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Business Deposit Account Disclosures



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