

# RATE SCHEDULE



(951) 274-2400

www.premierservicebank.com

As of: December 21, 2009						
Checking Accounts						
Account Type	Minimum to Open	Interest Rate	APY*			
Totally Free Checking	\$100	0.00%	0.00%			
Premier Excellence Checking	\$100	0.00%	0.00%			
Premier Heritage Checking (55+)	\$100	0.00%	0.00%			
Premier Community Checking	\$100	0.00%	0.00%			
Premier Business Checking	\$100	0.00%	0.00%			
Optima Interest Checking**	\$100	0.15%	0.15%			
Attorney-Client Trust Account	\$100	0.15%	0.15%			
<i>**Available for individuals, sole proprietors and nonprofit organizations</i>						
Account Type	Minimum to Open	Minimum to Earn APY	Interest Rate	APY*		
Savings Accounts (Business & Personal)						
Premier Basic Savings	\$100	None	0.20%	0.20%		
Premier Tiered Savings	\$100	Less than \$4,999 \$5,000.00 - \$9,999.99 \$10,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 and over	0.20% 0.25% 0.50% 0.60% 1.05%	0.20% 0.25% 0.50% 0.60% 1.05%		
Money Market Accounts (Business & Personal)						
Money Market Checking	\$1,000	\$0 - \$2,500 \$2,500 - \$9,999.99 \$10,000.00 - \$24,999.99 \$25,000.00 - \$49,999.99 \$50,000.00 and over	0.20% 0.25% 0.50% 0.65% 1.05%	0.20% 0.25% 0.50% 0.65% 1.06%		
Money Market Checking High Yield	\$100,000	Less than \$50,000 \$50,000.00 - \$99,999.99 \$100,000.00 - \$199,999.99 \$200,000.00 - \$499,999.99 \$500,000.00 and over	0.55% 1.05% 1.29% 1.39% 1.49%	0.55% 1.06% 1.30% 1.40% 1.50%		
Certificate of Deposit Accounts						
Term	\$1000 - \$99,999.99			\$100,000 and above		
	VRN	Interest Rate	APY	VRN	Interest Rate	APY*
30 Days ☺	110	0.35%	0.35%	115	0.40%	0.40%
90 Days ☺	130	0.75%	0.75%	135	0.80%	0.80%
6 Months ☺	140	0.95%	0.95%	145	0.99%	1.00%
6 Months Liquid CD	141	0.70%	0.70%	141	0.70%	0.70%
12 Months ☺	150	1.04%	1.05%	155	1.09%	1.10%
24 Months ☺	170	1.69%	1.70%	175	1.73%	1.75%
36 Months ☺	180	1.88%	1.90%	185	1.93%	1.95%
I.R.A. CDs						
Term	\$500 - \$99,999.99			\$100,000 and above		
	VRN	Interest Rate	APY	VRN	Interest Rate	APY*
6 Months ☺	200	0.99%	1.00%	205	1.04%	1.05%
12 Months ☺	210	1.04%	1.05%	215	1.09%	1.10%
24 Months ☺	230	1.64%	1.65%	235	1.74%	1.75%
36 Months ☺	240	1.74%	1.76%	245	1.78%	1.80%
<b>☺ 10 basis points (.10%) BONUS of Annual Percentage Yields (APY) for Checking, Savings or MMDA account holders.</b>						

\*Interest Rates and Annual Percentage Yields (APY) are accurate as of the date shown above. Interest Rates and APYs on Checking, Savings, and Money Market Accounts are variable and can change after account opening. An early withdrawal penalty will be imposed on Certificate of Deposit Accounts. Fees could reduce the earnings on your account. Please refer to the Deposit Account Agreement and Disclosure for additional information.