



Deposit Interest Rate Sheet

November 23, 2009

BANK OF GEORGETOWN

Savings Plans Personal			
Account Type	Minimum Balance to earn APY	APY	Interest Rate
Georgetown Premium Savings* ***	\$2,500.00 and above	0.60%	0.60%
	\$.00 - \$2,499.00	0.25%	0.25%
Junior Savers (under 18 years of age) * ***	\$0.01	1.00%	0.99%
Premium Money Market Plan Personal and Commercial			
Account Type	Minimum Balance to earn APY	APY	Interest Rate
Georgetown Premium Money Market* ***	\$100,000.00	1.10%	1.09%
	\$25,000.00 - \$99,999.99	0.80%	0.80%
	\$2,500.00 - \$24,999.99	0.55%	0.55%
Interest Checking Plans			
Account Type	Minimum Balance to earn APY	APY	Interest Rate
Georgetown Commercial NOW Checking* ***	\$1,000.00 and above	0.15%	0.15%
Georgetown Interest Checking* ***	\$1,000.00 and above	0.15%	0.15%
Georgetown Premium Checking* ***	\$25,000.00 and above	0.50%	0.50%
	\$1,000.00 - \$24,999.99	0.15%	0.15%
Fiduciary* ***	\$1,000.00 and above	0.15%	0.15%
IOLTA Accounts - Contact your nearest branch for rates			
Certificates of Deposit and Retirement Certificates of Deposit			
	Minimum Deposit \$1,000		
Term	APY	Interest Rate	
3 Months **	0.50%	0.50%	
6 Months **	1.00%	0.99%	
1 Year **	1.50%	1.49%	
15 Months **	1.75%	1.74%	
18 Months **	1.75%	1.74%	
2 Years **	2.00%	1.98%	
3 Years **	2.25%	2.23%	
4 Years **	2.50%	2.47%	
5 Years **	3.00%	2.96%	
Special CD's:			
4 Month Certificate **	1.60%	1.59%	
11 Month No Penalty CD **	1.00%	0.99%	
27 Month No Penalty CD **	1.50%	1.49%	
30 Month No Penalty CD **	1.50%	1.49%	
NO Penalty CD allows for one no- penalty withdrawal during term of certificate.			
NO Penalty CD must be opened for more than 14 days before withdrawal.			

Annual Percentage Yield (APY) assumes principal and interest will remain on deposit for one year. Withdrawals of interest reduce earnings and APY. APY's are accurate as of the date appearing on the sheet. Any fees applicable to a specific account could reduce earnings. Please see new accounts counselors, "All About Your Deposit Account" brochure and Schedule of Fees and Services for additional details. * These are variable interest rate accounts and the interest rate may change after account opening. ** Substantial penalty for early withdrawal. *** Fees may reduce earnings on these accounts.

