

# Opus Bank Deposit Rates

Annual Percentage Yields current as of May 19, 2012.  
These rates are available only in Washington.

**CHECKING ACCOUNTS** \$50 minimum opening deposit. Your Interest Rate & APY may change after the account is opened. Fees could reduce earnings. Min. daily balance to obtain APY:

## Main Street Checking

Under \$2,500		\$2,500 - 99,999.99		\$100,000 - 249,999.99		\$250,000+	
Int Rate	APY	Int Rate	APY	Int Rate	APY	Int Rate	APY
0.05%	0.05%	0.15%	0.15%	0.25%	0.25%	0.30%	0.30%

## VIP Interest Checking

Direct deposit or automatic payment required

Under \$2,500		\$2,500+	
Int Rate	APY	Int Rate	APY
0.15%	0.15%	0.15%	0.15%

## 50+ Personal Interest Checking

Under \$2,500		\$2,500+	
Int Rate	APY	Int Rate	APY
0.15%	0.15%	0.15%	0.15%

## Business Interest Checking

To open a Business Interest Checking account, business must be a sole proprietorship or nonprofit.

Under \$2,500		\$2,500+	
Int Rate	APY	Int Rate	APY
0.05%	0.05%	0.20%	0.20%

## Business Analyzed Checking Balance Earnings Allowance Rate

\$0 - 99,999.99	\$100,000 - 249,999.99	\$250,000 - 999,999.99	\$1,000,000+
0.30%	0.35%	0.40%	0.50%

**SAVINGS ACCOUNTS** Your Interest Rate & APY may change after the account is opened. Fees could reduce earnings. Federal transaction limitations will apply. Please visit or contact a banking office for full account terms and conditions.

## Personal Savings

\$50 minimum to open account. Must have Opus Bank checking account.

Int Rate	APY
0.20%	0.20%

## Statement Savings

\$100 minimum to open account.

Int Rate	APY
0.20%	0.20%

## MONEY MARKET ACCOUNTS

Federal transaction limitations will apply. Please visit or contact a banking office for full account terms and conditions.

**Aria Money Market** \$2,500 minimum balance to open account. Your Interest Rate & APY may change after the account is opened. Fees could reduce earnings. Minimum daily balance to obtain APY:

Under \$2,500		\$2,500 - 9,999.99		\$10,000 - 39,999.99		\$40,000 - 99,999.99		\$100,000+	
Int Rate	APY	Int Rate	APY	Int Rate	APY	Int Rate	APY	Int Rate	APY
0.15%	0.15%	0.20%	0.20%	0.30%	0.30%	0.55%	0.55%	0.65%	0.65%

**Aria Business Money Market** Your Interest Rate & APY may change after the account is opened. Fees could reduce earnings. \$2,500 minimum balance to open account. Minimum collected balance to obtain APY:

Under \$10,000		\$10,000 - 49,999.99		\$50,000 - 99,999.99		\$100,000 - 249,999.99		\$250,000 - 999,999.99		\$1,000,000+	
Int Rate	APY	Int Rate	APY	Int Rate	APY	Int Rate	APY	Int Rate	APY	Int Rate	APY
0.15%	0.15%	0.15%	0.15%	0.35%	0.35%	0.45%	0.45%	0.55%	0.55%	0.55%	0.55%

**CERTIFICATES OF DEPOSIT** Fixed Interest Rates and Annual Percentage Yields (APY). \$1,000 minimum opening deposit for CDs. All APYs also apply to IRA certificates. \$500 minimum opening deposit for IRAs. A withdrawal will reduce earnings. A penalty will be imposed for early withdrawal. IRS penalties may apply for early withdrawal from an IRA account. Consult your tax advisor for more information. Minimum daily balance to obtain APY:

	\$1,000 - \$9,999.99		\$10,000 - \$99,999.99		\$100,000+	
	Int Rate	APY	Int Rate	APY	Int Rate	APY
<b>3-Month CD</b>	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
<b>6-Month CD</b>	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
<b>9-Month CD</b>	0.40%	0.40%	0.40%	0.40%	0.40%	0.40%
<b>12-Month CD</b>	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
<b>15-Month BUMP</b> You may request and receive a one-time interest rate adjustment during the term of the CD. The new interest rate applies for the remaining term of the CD.	0.50%	0.50%	0.70%	0.70%	0.75%	0.75%
<b>18-Month CD</b>	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%
<b>24-Month CD</b>	0.75%	0.75%	0.75%	0.75%	0.80%	0.80%
<b>36-Month CD</b>	1.19%	1.20%	1.19%	1.20%	1.19%	1.20%
<b>5 Year CD</b>	1.54%	1.55%	1.54%	1.55%	1.54%	1.55%

