



PACIFIC CREST
SAVINGS BANK

Call (800) 335-4126
for more information.

www.paccrest.com

SAVINGS RATES

Last changed on February 18, 2009

CERTIFICATES OF DEPOSIT*		Minimum balance to open and obtain APY:		
		\$2,000	\$25,000	\$100,000
1 month (30 days)	APY	2.00%	2.00%	2.05%
	Interest Rate	1.98%	1.98%	2.03%
3 months (90 days)	APY	2.25%	2.25%	2.30%
	Interest Rate	2.23%	2.23%	2.27%
6 months (180 days)	APY	2.50%	2.50%	2.55%
	Interest Rate	2.47%	2.47%	2.52%
12 months (365 days)	APY	2.75%	2.75%	2.80%
	Interest Rate	2.71%	2.71%	2.76%
24 months (730 days)	APY	3.00%	3.00%	3.05%
	Interest Rate	2.96%	2.96%	3.00%
36 months (1095 days)	APY	3.25%	3.25%	3.30%
	Interest Rate	3.20%	3.20%	3.25%

Banking customers are guaranteed either the rate in effect on the date we receive their deposit, or the rate in effect on the date the deposit was postmarked, whichever is higher.

PERSONAL MONEY MARKET ACCOUNT**		Minimum balance to open and obtain APY:		
		\$2,000	\$25,000	\$50,000
	APY	2.25%	2.30%	2.50%
	Interest Rate	2.23%	2.27%	2.47%

BUSINESS MONEY MARKET ACCOUNT**		Minimum balance to open and obtain APY:		
		\$5,000	\$25,000	\$50,000
	APY	2.25%	2.30%	2.50%
	Interest Rate	2.23%	2.27%	2.47%

INDIVIDUAL RETIREMENT ACCOUNTS	Available on Personal CDs and Personal Money Markets. \$500 minimum initial deposit. No annual fees.
--------------------------------	---

* Interest is compounded daily. The APY (Annual Percentage Yield) assumes interest remains on deposit until maturity. All Certificates of Deposit include an interest penalty for early withdrawal of principal. Interest rates are subject to change without notice.

** Interest is compounded daily. A fee will be charged if balance falls below the required minimum and will reduce the APY (Annual Percentage Yield). Interest rates are subject to change without notice.





PACIFIC CREST
SAVINGS BANK

Call (800) 335-4126
for more information.

www.paccrest.com

CHECKING RATES

Last changed on February 18, 2009

PERSONAL CHECKING ACCOUNTS**

Free Checking

- Initial minimum deposit of \$500
- No daily minimum balance
- No monthly fee

Interest Checking

APY	1.00%
Interest Rate	1.00%

- Initial minimum deposit of \$500
- Daily minimum balance of \$2,500 to avoid \$15 monthly fee

Interest Plus Checking

APY	1.50%
Interest Rate	1.49%

- Initial minimum deposit of \$500
- Daily minimum balance of \$10,000 to avoid \$15 monthly fee

Elite Checking

- Customers age 55 and better
- Initial minimum deposit of \$500
- No daily minimum balance
- 10% rate bonus on new CDs, with direct deposit

BUSINESS CHECKING ACCOUNTS**

401(k) Plan Checking

APY	1.50%
Interest Rate	1.49%

- Daily minimum balance and initial deposit of \$10,000, to avoid \$15 monthly fee
- Solo 401(k) Plan & Trust ownership only

LLC Retirement Plan Checking

- Daily minimum balance and initial deposit of \$10,000, to avoid \$7 monthly fee
- LLC ownership only

** Interest is compounded daily. A fee will be charged if balance falls below the required minimum and will reduce the APY (Annual Percentage Yield). Interest rates are subject to change without notice.

