



Call (800) 335-4126  
for more information.

Annual Percentage Yields  
(APY) effective :  
10/04/2011

[www.paccrest.com](http://www.paccrest.com)

**REGULAR CERTIFICATES OF DEPOSIT\***  
Minimum balance to open and obtain APY \$2,000

TERM	INTEREST RATE	/	APY
3 month	0.30%	/	0.30%
6 month	0.45%	/	0.45%
1 year	0.60%	/	0.60%
2 year	0.90%	/	0.90%
3 year	1.29%	/	1.30%
5 year	1.78%	/	1.80%

**JUMBO CERTIFICATES OF DEPOSIT\***  
Minimum balance to open and obtain APY \$95,000

TERM	INTEREST RATE	/	APY
3 month	0.10%	/	0.10%
6 month	0.25%	/	0.25%
1 year	0.40%	/	0.40%
2 year	0.70%	/	0.70%
3 year	1.09%	/	1.10%
5 year	1.59%	/	1.60%

**PERSONAL MONEY MARKET ACCOUNT\*\***  
Minimum balance to open and obtain APY \$2,000

BALANCE	INTEREST RATE	/	APY
\$2,000 - 24,999	0.60%	/	0.60%
\$25,000 - 49,999	0.65%	/	0.65%
\$50,000 +	0.70%	/	0.70%

**PERSONAL CHECKING ACCOUNTS\*\***  
Minimum balance to open and obtain APY varies\*\*

TYPE OF ACCOUNT	INTEREST RATE	/	APY
Free Checking	n/a	/	n/a
Interest Checking	0.50%	/	0.50%
Interest Plus Checking	0.75%	/	0.75%
Elite Checking (55 and older)	n/a	/	n/a

**BUSINESS MONEY MARKET ACCOUNT\*\*\***  
Minimum balance to open and obtain APY \$5,000

BALANCE	INTEREST RATE	/	APY
\$5,000 - 24,999	0.60%	/	0.60%
\$25,000 - 49,999	0.65%	/	0.65%
\$50,000 +	0.70%	/	0.70%

**BUSINESS CHECKING ACCOUNTS\*\*\***  
Minimum balance to open and obtain APY varies\*\*

TYPE OF ACCOUNT	INTEREST RATE	/	APY
Business Basics Checking	n/a	/	n/a
Business Plus Checking	0.75%	/	0.75%
401(k) Plan Checking	0.75%	/	0.75%

**INDIVIDUAL RETIREMENT ACCOUNTS**  
Available on Personal CDs and Personal Money Markets. \$2,000 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 service fee will be charged if balance falls below the required minimum and will reduce the APY (Annual Percentage Yield). Free Checking: \$100 minimum opening deposit, no minimum balance requirement; Interest Checking: \$500 minimum opening deposit, \$2,500 minimum daily balance to avoid service fee; Interest Plus Checking: \$500 minimum opening deposit, \$10,000 minimum daily balance to avoid service fee; Elite checking: \$100 minimum opening deposit, no minimum balance requirement; Personal Money Market: \$2,000 minimum opening deposit and minimum daily balance to avoid service fee. Interest rates are subject to change without notice.

\*\*\* Interest is compounded daily. A service fee will be charged if balance falls below the required minimum and will reduce the APY (Annual Percentage Yield). Business Money Market: \$5,000 minimum opening deposit and minimum daily balance to avoid service fee; Business Basics Checking: \$500 minimum opening deposit, \$2,000 minimum daily balance to avoid service fee; Business Plus Checking (for sole proprietorship and nonprofit businesses only): \$500 minimum opening deposit, \$5,000 minimum daily balance to avoid service fee; 401(k) Plan Checking (for solo 401(k) plan and trust ownership only): \$10,000 minimum opening deposit and minimum daily balance to avoid service fee. Interest rates are subject to change without notice.

