PERSONAL SAVINGS ACCOUNT RATES AND YIELDS

Rate Sheet 13-24 **Effective May 20, 2013**

Refer to the *"Personal Account Deposit Agreement and Disclosures"* brochure for Federal Truth-In-Savings disclosure information and additional terms and conditions concerning your PacTrust Bank deposit accounts

Savings Account Category	Minimum Balance To Earn Interest	Period Interest Rate In Effect	Interest Rate	A.P.Y.
Savings	$0 Minimum	Variable Daily	0.100%	**0.10%**
One Account	$0 to $24,999.99	Variable Daily	0.000%	**0.00%**
	$25,000 to $99,999.99	Variable Daily	0.500%	**0.50%**
A.P.Y. guaranteed thru 12/31/13	$100,000 to $249,999.99	Variable Daily	1.000%	**1.00%**
(Funds must be new to PacTrust Bank)	$250,000 & Greater	Variable Daily	1.240%	**1.25%**
Market Savings	$0 to $2,499	Variable Daily	0.100%	**0.10%**
	$2,500 to $9,999	Variable Daily	0.140%	**0.14%**
	$10,000 to $24,999	Variable Daily	0.170%	**0.17%**
	$25,000 to $49,999	Variable Daily	0.200%	**0.20%**
	$50,000 to $99,999	Variable Daily	0.220%	**0.22%**
	$100,000 to $249,999	Variable Daily	0.250%	**0.25%**
	$250,000 & Greater	Variable Daily	0.280%	**0.28%**
Value Checking	$0 Minimum	Variable Daily	0.100%	**0.10%**
Market Checking	$0 to $4,999	Variable Daily	0.050%	**0.05%**
	$5,000 to $9,999	Variable Daily	0.050%	**0.05%**
	$10,000 to $24,999	Variable Daily	0.050%	**0.05%**
	$25,000 to $49,999	Variable Daily	0.100%	**0.10%**
	$50,000 to $99,999	Variable Daily	0.150%	**0.15%**
	$100,000 to $249,999	Variable Daily	0.180%	**0.18%**
	$250,000 & Greater	Variable Daily	0.200%	**0.20%**
Retirement Choice Money Market	$0 to $2,499	Variable Daily	0.100%	**0.10%**
	$2,500 to $24,999	Variable Daily	0.150%	**0.15%**
	$25,000 to $49,999	Variable Daily	0.170%	**0.17%**
	$50,000 to $99,999	Variable Daily	0.200%	**0.20%**
	$100,000 to $249,999	Variable Daily	0.220%	**0.22%**
	$250,000 & Greater	Variable Daily	0.250%	**0.25%**
Choice Money Market	$0 to $2,499	Variable Daily	0.050%	**0.05%**
	$2,500 to $24,999	Variable Daily	0.150%	**0.15%**
	$25,000 to $49,999	Variable Daily	0.230%	**0.23%**
	$50,000 to $99,999	Variable Daily	0.350%	**0.35%**
	$100,000 to $249,999	Variable Daily	0.450%	**0.45%**
	$250,000 & Greater	Variable Daily	0.470%	**0.47%**
Market Indexed Add-On CD (12-mo.)*	$500 & Greater	Variable Weekly	N/A	**N/A**
Savings Accumulation Certificate (36-mo.)*	$100 + $25 Per Month	May-2013	0.142%	**0.14%**

***Not available for new or renewed accounts.**

The offered interest rate and annual percentage yield (A.P.Y.) may change at any time without prior notice based on account terms and current market conditions. Substantial penalties may apply for early withdrawal.
For Transaction Accounts, the minimum balance required to open an account is $100.
For the One Account, the minimum balance to open is $25,000. Fees may reduce earnings.
Please call (949) 236-5436 or (877) 441-BANK to obtain current PacTrust Bank rate information.

Regular and IRA Certificates of Deposit	$0 to $24,999		$25,000 to $49,999		$50,000 to $99,999		$100,000 to $249,999		$250,000 & Greater	
	Rate	A. P. Y.	Rate	A. P. Y.	Rate	A. P. Y.	Rate	A. P. Y.	Rate	A. P. Y.
7 Days	0.100%	**NA**	0.100%	**0.10%**	0.100%	**0.10%**	0.150%	**0.15%**	0.150%	**0.15%**
30 Days	0.100%	**0.10%**	0.100%	**0.10%**	0.100%	**0.10%**	0.150%	**0.15%**	0.150%	**0.15%**
3 Months	0.150%	**0.15%**	0.150%	**0.15%**	0.150%	**0.15%**	0.200%	**0.20%**	0.200%	**0.20%**
6 Months	0.150%	**0.15%**	0.150%	**0.15%**	0.150%	**0.15%**	0.200%	**0.20%**	0.200%	**0.20%**
7 Months	0.150%	**0.15%**	0.150%	**0.15%**	0.150%	**0.15%**	0.200%	**0.20%**	0.200%	**0.20%**
9 Months	0.150%	**0.15%**	0.150%	**0.15%**	0.150%	**0.15%**	0.200%	**0.20%**	0.200%	**0.20%**
12 Months	0.200%	**0.20%**	0.200%	**0.20%**	0.200%	**0.20%**	0.250%	**0.25%**	0.250%	**0.25%**
13 Months	0.200%	**0.20%**	0.200%	**0.20%**	0.200%	**0.20%**	0.250%	**0.25%**	0.250%	**0.25%**
15 Months	0.200%	**0.20%**	0.200%	**0.20%**	0.200%	**0.20%**	0.250%	**0.25%**	0.250%	**0.25%**
18 Months	0.250%	**0.25%**	0.250%	**0.25%**	0.250%	**0.25%**	0.300%	**0.30%**	0.300%	**0.30%**
21 Months	0.250%	**0.25%**	0.250%	**0.25%**	0.250%	**0.25%**	0.300%	**0.30%**	0.300%	**0.30%**
24 Months	0.300%	**0.30%**	0.300%	**0.30%**	0.300%	**0.30%**	0.350%	**0.35%**	0.350%	**0.35%**
30 Months	0.300%	**0.30%**	0.300%	**0.30%**	0.300%	**0.30%**	0.350%	**0.35%**	0.350%	**0.35%**
36 Months	0.350%	**0.35%**	0.350%	**0.35%**	0.350%	**0.35%**	0.400%	**0.40%**	0.400%	**0.40%**
42 Months	0.350%	**0.35%**	0.350%	**0.35%**	0.350%	**0.35%**	0.400%	**0.40%**	0.400%	**0.40%**
48 Months	0.500%	**0.50%**	0.500%	**0.50%**	0.500%	**0.50%**	0.550%	**0.55%**	0.550%	**0.55%**
60 Months	0.500%	**0.50%**	0.500%	**0.50%**	0.500%	**0.50%**	0.550%	**0.55%**	0.550%	**0.55%**

The offered interest rate and annual percentage yield (A.P.Y.) may change at any time without prior notice based on account terms and current market conditions. Substantial penalties may apply for early withdrawal.
For Personal CDs, the minimum balance required to open is $1,000. Fees may reduce earnings.
Please call (949) 236-5436 or (877) 441-BANK to obtain current PacTrust Bank rate information.

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