



PERSONAL SAVINGS ACCOUNT RATES AND YIELDS

Rate Sheet 09-47

Effective September 28, 2009

Refer to the "Important Account Information" brochure for Federal Truth-In-Savings disclosure information and additional terms and conditions concerning your Pacific Trust Bank savings accounts

Savings Account Category	Minimum Deposit To Earn Interest	Period Interest Rate In Effect	Interest Rate	A.P.Y.				
Regular Savings	\$0 Minimum	Variable Daily	0.500%	0.50%				
High-Yield Savings	\$500 to \$2,499	Variable Daily	0.250%	0.25%				
	\$2,500 to \$4,999	Variable Daily	0.500%	0.50%				
	\$5,000 to \$9,999	Variable Daily	0.700%	0.70%				
	\$10,000 to \$24,999	Variable Daily	0.900%	0.90%				
	\$25,000 to \$49,999	Variable Daily	1.095%	1.10%				
\$50,000 & Greater	Variable Daily	1.345%	1.35%					
Super Checking	\$0 Minimum	Variable Daily	0.250%	0.25%				
High-Yield Checking	\$1 to \$4,999	Variable Daily	0.250%	0.25%				
	\$5,000 to \$9,999	Variable Daily	0.500%	0.50%				
	\$10,000 to \$24,999	Variable Daily	0.600%	0.60%				
	\$25,000 to \$49,999	Variable Daily	0.700%	0.70%				
	\$50,000 to \$99,999	Variable Daily	0.800%	0.80%				
\$100,000 & Greater	Variable Daily	0.900%	0.90%					
IRA Money Market Account	Less than \$2,000	Variable Daily	0.500%	0.50%				
	\$2,000 to \$9,999	Variable Daily	0.650%	0.65%				
	\$10,000 to \$24,999	Variable Daily	0.800%	0.80%				
	\$25,000 to \$49,999	Variable Daily	1.100%	1.11%				
	\$50,000 to \$94,999	Variable Daily	1.250%	1.26%				
\$95,000 & Greater	Variable Daily	1.400%	1.41%					
Market Rate Account	\$2,000 to \$9,999	Variable Daily	0.650%	0.65%				
	\$10,000 to \$24,999	Variable Daily	0.800%	0.80%				
	\$25,000 to \$49,999	Variable Daily	1.100%	1.11%				
	\$50,000 to \$94,999	Variable Daily	1.250%	1.26%				
\$95,000 & Greater	Variable Daily	1.400%	1.41%					
Money Market Checking	\$2,500 to \$24,999	Variable Daily	0.400%	0.40%				
	\$25,000 to \$49,999	Variable Daily	0.600%	0.60%				
	\$50,000 to \$99,999	Variable Daily	0.900%	0.90%				
	\$100,000 & Greater	Variable Daily	1.200%	1.21%				
Indexed Money Market Account	\$25,000 & Greater	Variable Weekly	0.100%	0.10%				
Market Indexed Add-On CD (12-mo.)	\$500 & Greater	Variable Weekly	0.100%	0.10%				
Savings Accumulation Certificate (36-mo.)	\$100 + \$25 Per Month	September-2009	0.500%	0.50%				
Regular and IRA Certificate of Deposit Accounts	\$500 to \$4,999		\$5,000 to \$49,999		\$50,000 to \$94,999		\$95,000 and Greater	
	Rate	A. P. Y.	Rate	A. P. Y.	Rate	A. P. Y.	Rate	A. P. Y.
7 Days	NA	NA	0.750%	0.75%	0.800%	0.80%	0.850%	0.85%
30 Days	0.850%	0.85%	0.900%	0.90%	0.950%	0.95%	1.000%	1.00%
3 Months	0.950%	0.95%	1.000%	1.00%	1.050%	1.06%	1.100%	1.11%
6 Months	1.250%	1.26%	1.300%	1.31%	1.350%	1.36%	1.400%	1.41%
7 Months	1.300%	1.31%	1.350%	1.36%	1.400%	1.41%	1.450%	1.46%
9 Months	1.350%	1.36%	1.400%	1.41%	1.450%	1.46%	1.500%	1.51%
12 Months	1.450%	1.46%	1.500%	1.51%	1.550%	1.56%	1.600%	1.61%
13 Months	1.500%	1.51%	1.550%	1.56%	1.600%	1.61%	1.650%	1.66%
Flex 15 Months (1 time bump)	1.500%	1.51%	1.550%	1.56%	1.600%	1.61%	1.650%	1.66%
15 Months	1.600%	1.61%	1.650%	1.66%	1.700%	1.71%	1.750%	1.76%
18 Months	1.700%	1.71%	1.750%	1.76%	1.800%	1.81%	1.850%	1.87%
21 Months	1.900%	1.92%	1.950%	1.97%	2.000%	2.02%	2.050%	2.07%
24 Months	2.050%	2.07%	2.100%	2.12%	2.150%	2.17%	2.200%	2.22%
30 Months	2.100%	2.12%	2.150%	2.17%	2.200%	2.22%	2.250%	2.27%
36 Months	2.200%	2.22%	2.250%	2.27%	2.300%	2.32%	2.350%	2.38%
42 Months	2.350%	2.38%	2.400%	2.43%	2.450%	2.48%	2.500%	2.53%
48 Months	2.600%	2.63%	2.650%	2.68%	2.700%	2.73%	2.750%	2.78%
60 Months	2.850%	2.89%	2.900%	2.94%	2.950%	2.99%	3.000%	3.04%
Peace of Mind Certificate Account (36-Month, Adjustable Rate, Add-On CD)			2.000%	2.02%	2.050%	2.07%	2.100%	2.12%
PICK YOUR TERM CD SPECIAL OFFER \$5,000 Minimum Balance			PICK ANY TERM FROM 6 TO 12 MONTHS:			1.540%	1.55%	
			PICK ANY TERM FROM 13 TO 21 MONTHS:			1.985%	2.00%	

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. Please call (619) 498-0081 or (877) 441-BANK to obtain current Pacific Trust Bank rate information.

