

## FIRST BANK OF DELAWARE DEPOSIT INTEREST RATES:

Deposit Product	Minimum Balance Required to Obtain the Stated APY	Interest Rate Tier	Interest Rate	APY*
Interest Checking**	\$1,000.00		0.50%	0.50%
Preferred Interest Checking**	\$ 100.00	\$0.01 to \$49,999.99	0.50%	0.50%
		\$50,000.00 and Over	1.00%	1.01%
Statement Savings**	\$ 200.00		0.75%	0.75%
Money Market**	\$1,500.00		1.00%	1.01%
Premier Money Market**	\$5,000.00	\$0.01 to \$250,000 & Over	1.00%	1.01%
NOW Master Escrow	\$ 100.00		0.75% +	0.75% +
Business Money Market**	\$1,500.00		0.35%	0.35%
IOLTA	\$ 100.00		0.75%	0.75%
Certificate/IRA				
3-5 Month CD***	\$1,000.00		0.75%	0.75%
6-11 Month CD***	\$1,000.00		0.75%	0.75%
12 Month CD***	\$1,000.00		0.75%	0.75%
13-60 Month CD***	\$1,000.00		1.00%	1.01%
IRA MMA		\$ .01 to \$4,999.99	0.75%	0.75%
		\$5,000 to \$249,999.99	1.00%	1.01%
		\$250,000 and Over	1.00%	1.01%
Promotional CD Rates				
12 Month CD***	\$2,500.00		1.19%	1.20%

\*APY is Annual Percentage Yield.

\*\*Fees may reduce earnings.

\*\*\*A penalty may be imposed for early withdrawal.

+ The Interest Rate/APY shown only applies to the Sub Accounts which fall under the Master Escrow Umbrella.

APY's are accurate as of 2/01/2012 and subject to change thereafter.

**Member FDIC**