

INTEREST RATES

Effective Dates: **May 15, 2012 - May 22, 2012**

Certificate of Deposit - REGULAR ~

Term	% Rate	APY*	Opening Minimum
30 - 90 Days	0.10	0.10	\$1,500.00
91 - 180 Days	0.10	0.10	\$1,500.00
181 - 364 Days	0.15	0.15	\$50,000.00
	0.25	0.25	\$1,500.00
12 - 23 Months	0.30	0.30	\$50,000.00
	0.30	0.30	\$500.00
24 - 35 Months	0.40	0.40	\$50,000.00
	0.60	0.60	\$500.00
36 Months	0.70	0.70	\$500.00

Certificate of Deposit - IRA ~

Term	% Rate	APY*	Opening/Maintain Minimum
18 Month VARIABLE**	0.15	0.15	\$50.00
18 Month FIXED	0.40	0.40	\$50.00
36 Month FIXED	1.05	1.05	\$50.00
60 Month FIXED	1.50	1.50	\$50.00

Premier Money Market**		
Balance	% Rate	APY*
0 - 2,499	0.00	0.00
2,500 - 4,999	0.05	0.05
5,000 - 9,999	0.10	0.10
10,000 - 49,999	0.20	0.20
50,000 - 99,999	0.20	0.20
100,000 and over	0.30	0.30

Product	% Rate	APY*	Opening Min.
e-Checking**			
(up to \$25,000)	1.00	1.01	\$100
(over \$25,000)	.25	0.44 - 1.01	
Interest Business			
Checking**	.10	.10	\$100
NOW **	0.05	0.05	\$1000
Savings**	0.10	0.10	\$100

Please contact a Carson Bank representative for further information regarding fees and terms.

Rates subject to change
 Early withdrawal penalties may apply
 Fees could reduce earnings on accounts
 **Variable rates may vary after account is open
 * Annual Percentage Yield