



Personal Accounts	Annual Percentage Yield
Beach Club Account (Interest Checking)	0.15%
Emerald Beach Account (Seniors 50+)	0.87%
Starfish Account (Money Market)	
\$0 - \$9,999	1.09%
\$10,000 – \$24,999	1.10%
\$25,000 - \$99,999	1.10%
\$100,000 and over	1.50%
Sandcastle Account (Regular Savings)	
\$0 - \$4,999	0.95%
\$5,000 – \$49,999	0.95%
\$50,000 - \$99,999	0.95%
\$100,000 and over	1.17%
Sand Pebbles Account (Regular Savings 0-17 Years)	0.95%
Certificates of Deposit (List is not inclusive of all CDs offered)	
\$1,000 – 99,999	
1 Year	1.50%
5 Year	2.82%
13 Month	1.53%
17 Month	1.68%
18 Month*	1.25%
25 Month* (Can Flip Flop to another Beach CD after 6 months) <i>New Money</i>	2.25%
30 Month*	2.00%
\$100,000 and over	
1 Year	1.53%
5 Year	2.85%
13 Month	1.56%
17 Month	1.71%
18 Month*	1.75%
25 Month* (Can Flip Flop to another Beach CD after 6 months) <i>New Money</i>	2.25%
30 Month*	2.25%

Annual Percentage Yield (APY) is accurate as of 7/19/2010. The APY assumes interest remains on deposit. Fees may reduce earnings on the account. Transaction limitations apply. Interest will be compounded daily and will be credited to the account monthly or quarterly, depending on the type of account.

Checking accounts require a minimum of \$100 deposit to open. \$8 monthly fee on Beach Club checking if balance falls below \$500. \$5 monthly fee on Emerald Beach checking if balance falls below \$100. Sand Castle Savings account requires a minimum of \$100 to open. Money Market account requires a minimum of \$1,000 to open. All deposit accounts listed are variable rate accounts.

Certificates of Deposit require a minimum of \$1,000 to open. Your APY will be less if interest is paid by check or credited to another deposit account. A substantial penalty will occur for early withdrawal on CDs.

*CD Specials require a minimum of \$5,000 to open.

All rates subject to change without notice. Please contact a customer service representative for more information.

Rates valid only for customers in Okaloosa, Santa Rosa, Escambia and Walton counties in Florida. If you are out of these areas, please call 866.36BEACH/866.362.3224 for a rate quote.

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