

Annual Percentage Yields are Accurate of January 25th, 2008

Account Type	Minimum Deposit to Open Account	Minimum Balance to Obtain APY ¹	Interest Rate	APY ²
Tiered Money Market Account ⁸	\$1,000	\$50,000 & Over	2.51%	2.54%
		\$25,000-\$49,999	2.33%	2.36%
		\$10,000-\$24,999	1.80%	1.82%
		\$1,000-\$9,999	1.15%	1.16%
Premier Money Market Account ⁸	\$10,000	\$10,000 & Over	3.92%	4.00%
		\$1,000-\$9,999	1.00%	1.01%
Savings Account ³	\$100	\$100-\$499.99	.50%	.50%
		\$500.00-\$999.99	.75%	.75%
		\$1,000 & Over	1.00%	1.01%
Holiday Club	\$10	\$10	.50%	.50%
Gold Checking	\$500	\$500	.25%	.25%
Platinum Checking	\$2,500	\$25,000 & Over	1.99%	2.01%
		\$10,000--\$24,999	1.49%	1.50%
		\$2,500-\$9,999	1.14%	1.15%

Certificate of Deposits⁴

6 months	\$2,500	\$2,500	2.57%	2.60%
	\$25,000	\$25,000	2.76%	2.80%
12 months	\$1,000	\$1,000	2.57%	2.60%
	\$25,000	\$25,000	2.76%	2.80%
24 months	\$1,000	\$1,000	2.62%	2.65%
	\$25,000	\$25,000	2.81%	2.85%
36 months	\$1,000	\$1,000	2.76%	2.80%
	\$25,000	\$25,000	2.96%	3.00%
48 months	\$5,000	\$5,000	2.96%	3.00%
	\$25,000	\$25,000	3.15%	3.20%
60 months	\$5,000	\$5,000	3.20%	3.25%
	\$25,000	\$25,000	3.39%	3.45%

Individual Retirement Accounts⁴

12 months	\$500	\$500	2.57%	2.60%
	\$25,000	\$25,000	2.76%	2.80%
24 months	\$500	\$500	2.57%	2.60%
	\$25,000	\$25,000	2.76%	2.80%
36 months	\$500	\$500	2.76%	2.80%
	\$25,000	\$25,000	2.96%	3.00%
48 months	\$500	\$500	2.96%	3.00%
	\$25,000	\$25,000	3.15%	3.20%

Current Certificate of Deposit Specials⁴

Goal Saver CD ⁵ 12 months	\$500	\$500	2.47%	2.50%
Home Buyers CD ⁶ 36 months	\$500	\$500	2.71%	2.75%
College Savers CD ⁷ 36-60 months	\$500	\$500	2.71%	2.75%

¹ Daily Minimum Balance is the amount of principal in the account each day.

² The Annual Percentage Yield (APY) Assumes interest paid will remain on deposit until maturity. Rates are subject to change after the account is opened. Interest on Money Market, Savings and Checking with Interest accounts will be compounded daily and credited monthly. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks). Maintenance fees could reduce earnings

³ Rates are subject to change after the account is opened. Interest begins to accrue no later than the business day we receive credit for the deposit of non-cash items (for example, checks).

⁴ A penalty may be imposed for early withdrawal. The Annual Percentage Yield (APY) assumes interest paid will remain on deposit until maturity. Interest on CDs and IRAs will be compounded daily and credited quarterly.

⁵ Customers are allowed \$25 minimum additions anytime. Maximum balance \$15,000.

⁶ Account allows no penalty for early withdrawal for Offer to Purchase and Down Payments. Additions allowed of at least \$25. Bonus offered to customers who close their mortgage with Layton State Bank. Maximum Balance \$50,000.

⁷ Customers can pick a term 36,48,60 months. \$25 minimum additions are allowed at any time. Maximum balance allowed in account is \$50,000.

⁸ Limited transactions and fees may apply. Please see a Personal Banker for more details.