

# WAINWRIGHT BANK & TRUST COMPANY

## DEPOSIT-RATE SHEET

For the week of March 3 through March 9, 2010

TERM DEPOSIT ACCOUNTS	MINIMUM DEPOSIT TO OPEN ACCOUNT	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)
<b><u>RELATIONSHIP PACKAGE CERTIFICATES OF DEPOSIT (UNDER \$100,000)</u></b> <sup>1</sup>			
180 days	\$1,000	0.75%	0.75%
1 year	\$1,000	1.14%	1.15%
2 years	\$1,000	1.49%	1.50%
<b><u>SPECIAL CERTIFICATES OF DEPOSIT (UNDER \$100,000)</u></b>			
5 month CD <sup>2</sup>	\$1,000	0.75%	0.75%
7 or 11 month Your Choice <sup>3</sup>	\$1,000	1.00%	1.00%
2 year Only-Up CD <sup>4</sup>	\$1,000	1.49%	1.50%
3 year Equal Exchange CD <sup>5</sup>	\$1,000	2.47%	2.50%
<b><u>REGULAR CERTIFICATES OF DEPOSIT (UNDER \$100,000)</u></b>			
30 days	\$1,000	0.35%	0.35%
90 days	\$1,000	0.50%	0.50%
180 days	\$1,000	0.75%	0.75%
1 year	\$1,000	1.14%	1.15%
11/2 years	\$1,000	1.24%	1.25%
2 years	\$1,000	1.49%	1.50%
3 years	\$1,000	2.47%	2.50%
5 years	\$1,000	2.96%	3.00%

**JUMBO CERTIFICATES OF DEPOSIT (over \$100,000) rates available upon request**

TRANSACTION ACCOUNTS	MINIMUM DEPOSIT TO OPEN ACCOUNT	INTEREST RATE	ANNUAL PERCENTAGE YIELD (APY)
Personal Now Account	\$10	0.05%	0.05%
Business Now Account	\$250	0.05%	0.05%
Nonprofit Now Account	\$250	0.05%	0.05%
IOLTA Now Account	none	1.00%	1.00%
Statement Savings	\$10	0.25%	0.25%
Business Savings	\$250	0.15%	0.15%
Nonprofit Savings	\$250	0.25%	0.25%
IRA Savings	\$500	0.25%	0.25%
Basic Savings	\$10	0.15%	0.15%
Personal & Nonprofit MMDA	\$2,500		
Under \$2,500		0.05%	0.05%
\$2,500 and Over		0.25%	0.25%
Personal & Nonprofit High Yield MMDA	\$25,000		
Under \$25,000		0.10%	0.10%
\$25,000 - \$49,999.99		0.15%	0.15%
\$50,000 - \$249,999.99		0.20%	0.20%
\$250,000 and Over		0.25%	0.25%
Business MMDA	\$2,500		
Under \$2,500		0.05%	0.05%
\$2,500 and Over		0.15%	0.15%
Business High Yield MMDA	\$25,000		
Under \$25,000		0.10%	0.10%
\$25,000 - \$49,999.99		0.15%	0.15%
\$50,000 - \$249,999.99		0.20%	0.20%
\$250,000 and Over		0.25%	0.25%

Annual Percentage Yields (APY) accurate as of Wednesday, March 3<sup>rd</sup>, 2010; rates subject to change without notice and may change after the account is opened; fees could reduce earnings on accounts; there is no minimum daily balance required to obtain the APY; a penalty may be imposed for early withdrawal from a Certificate of Deposit; member FDIC.

<sup>1</sup> Available to Relationship Package Customers only; Relationship Package checking accounts require a \$10 minimum opening deposit; average monthly combined balance to waive Relationship Package monthly fee is \$5,000.

<sup>2</sup> No penalty for early withdrawal after 7 days from account opening; a Wainwright Bank checking account is required. The rate without a Wainwright Bank checking account will be .50% less than the stated rate at the time of account opening. Offer may be withdrawn at any time.

<sup>3</sup> Customers must have a new or existing Wainwright Bank checking account to obtain the stated rate. The rate without a Wainwright Bank checking account will be .50% less than the stated rate at the time of account opening.

<sup>4</sup> One rate increase allowed, upon request, to match the standard 2-year CD interest rate then published by Wainwright Bank; the new rate will carry forward from the date of increase and will not be retroactive; available only for funds not currently on deposit at Wainwright Bank.

<sup>5</sup> Secures a line of credit for Equal Exchange to provide Fair Trade pricing for farmers' crops in emerging countries. Call David Dolbashian at 800-444-2265 for more information.

**For further information, please contact your Personal Banker.**

Downtown Crossing 617-526-0170 ♦ Back Bay Station 617-927-2200 ♦ Jamaica Plain 617- 971-9550 ♦ Newton Centre 617-969-6330  
Harvard Square 617-354-3616 ♦ Kendall Square 617-498-2500 ♦ Fresh Pond Mall 617-234-2255 ♦ Coolidge Corner 617-739-2010  
Watertown Square 617-926-7588 ♦ Central Square 617-354-2445 ♦ Davis Square 617-628-9700 ♦ Ashmont Station 617-929-1906

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