

**Signature Money Market**

Balance	Rate	APY
Up to \$49,999	0.25%	0.25%
\$50,000 - \$74,999	0.45%	0.45%
\$75,000 - \$99,999	0.55%	0.55%
\$100,000 or More	0.65%	0.65%

Minimum opening balance is \$10,000. APY is variable. APY and tier structure may change after account is opened. If the Signature Money Market balance changes tiers, interest rate and APY will adjust to applicable CapitalSource Bank rate. Fees can reduce earnings.

**Statement Money Market**

Balance	Rate	APY
\$1 or More	0.30%	0.30%

Minimum opening balance is \$1,000. APY is variable. APY and tier structure may change after account is opened. If the Statement Money Market balance changes tiers, interest rate and corresponding APY will adjust to applicable CapitalSource Bank rate. Fees can reduce earnings.

**Classic CD**

Term	\$1,000 - \$9,999		\$10,000 or More	
	Rate	APY	Rate	APY
3 Month	0.20%	0.20%	0.35%	0.35%
6 Month	0.45%	0.45%	0.60%	0.60%
9 Month	0.50%	0.50%	0.65%	0.65%
12 Month	0.55%	0.55%	0.70%	0.70%
18 Month	0.90%	0.90%	1.04%	1.05%
24 Month	0.95%	0.95%	1.09%	1.10%
36 Month	1.00%	1.01%	1.14%	1.15%
48 Month	1.04%	1.05%	1.19%	1.20%
60 Month	1.24%	1.25%	1.39%	1.40%

Minimum opening balance is \$1,000. Interest rate and Annual Percentage Yield (APY) are fixed for the term of the Certificate and assumes principal and interest remain in the account. Penalty for early withdrawal of CD principal. Fees can reduce earnings.

**Promotional CD**

Term	Rate	APY
8 Month	0.85%	0.85%

8 Month Term: Minimum balance to open is \$1,000, call for rate/APY. Minimum balance to obtain rate/APY advertised above is \$10,000. All Promotional CDs: Interest rate and Annual Percentage Yield (APY) are fixed for the term of the Certificate and assumes principal and interest remain in the account. Penalty for early withdrawal of CD principal. Upon maturity, the Promotional CD will renew into a Classic CD at then current rates into the same term, if available, otherwise at the next lowest term offered.

**Signature Savings**

Balance	Rate	APY
Up to \$49,999	0.25%	0.25%
\$50,000 - \$74,999	0.45%	0.45%
\$75,000 - \$99,999	0.55%	0.55%
\$100,000 or More	0.65%	0.65%

Minimum opening balance is \$10,000. APY is variable. APY and tier structure may change after account is opened. If Signature Savings balance changes tiers, interest rate and corresponding APY will adjust to applicable CapitalSource Bank rate. Fees can reduce earnings.

**Statement Savings**

Balance	Rate	APY
\$1 or More	0.35%	0.35%

Minimum opening balance is \$100. APY is variable. APY and tier structure may change after account is opened. If Statement Savings balance changes tiers, interest rate and corresponding APY will adjust to applicable CapitalSource Bank rate. Fees can reduce earnings.

**IRA Savings**

Balance	Rate	APY
Up to \$9,999	0.55%	0.55%
\$10,000 or More	0.85%	0.85%

Minimum opening balance is \$500. Fees can reduce earnings. Interest rate and Annual Percentage Yield (APY) are variable and may change after account is opened.

**Liquid CD**

Balance	Rate	APY
Up to or More	0.55%	0.55%

Minimum opening balance requirement \$25,000. Deposits allowed up to maximum account balance of \$250,000. Interest rate and Annual Percentage Yield (APY) is fixed for the term of the Certificate and assumes principal and interest remain in the account. Withdrawals allowed 7 days after account opening or last withdrawal provided \$25,000 remains on deposit. Early withdrawal penalties apply if the account is closed prior to maturity or withdrawals made prior to maturity, or within 7 days of prior withdrawal, or reducing account balance below \$25,000.

**IRA CD**

Term	Rate	APY
3 Month	0.35%	0.35%
6 Month	0.60%	0.60%
8 Month	0.85%	0.85%
9 Month	0.65%	0.65%
12 Month	0.70%	0.70%
18 Month	1.04%	1.05%
24 Month	1.09%	1.10%
36 Month	1.14%	1.15%
48 Month	1.19%	1.20%
60 Month	1.39%	1.40%

Minimum opening balance is \$500. Fees can reduce earnings. Interest rate and Annual Percentage Yield (APY) are fixed for the term of the Certificate and assumes principal and interest remain in the account. Penalty for early withdrawal of CD principal, unless account holder qualifies for Mandatory Distribution.