



**SUNWEST BANK DEPOSIT INTEREST RATES**  
**Effective: February 22, 2012**

<b>Checking, Savings and Individual Retirement ("IRA") Accounts</b>				
	Checking Plus Interest	Personal & Business Savings	Super Savings	IRA Accounts Term 1, 2 or 3 years
Minimum Opening Balance	\$100	\$100	\$100	\$500
Interest Rate	0.05%	0.05%	0.05%	0.20%
Annual Percentage Yield (APY)	0.05%	0.05%	0.05%	0.20%

<b>Tiered Super Savings Accounts (Money Market Account)</b>				
	zero to \$24,999	\$25,000 to \$49,999	\$50,000 to \$74,999	\$75,000 and higher
Minimum Opening Balance	\$100	\$100	\$100	\$100
Interest Rate	0.05%	0.10%	0.20%	0.25%
Annual Percentage Yield (APY)	0.05%	0.10%	0.20%	0.25%

<b>Sunwest Elite Money Market</b>					
	zero to \$99,999	\$100,000 to \$249,999	\$250,000 to \$499,999	\$500,000 to \$749,999	\$750,000 and higher
Minimum Opening Balance	\$100	\$100	\$100	\$100	\$100
Interest Rate	0.20%	0.25%	0.55%	0.70%	0.85%
Annual Percentage Yield (APY)	0.20%	0.25%	0.55%	0.70%	0.85%

<b>Freedom Time Accounts (Certificate of Deposit)</b>								
	\$500 to \$9,999		\$10,000 to \$49,999		\$50,000 to \$94,999		\$95,000 and higher	
	Rate	APY	Rate	APY	Rate	APY	Rate	APY
14 to 29 days							0.05%	0.05%
1 month	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
2 months			0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
3 months	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
6 months			0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
1 year	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
2 years			0.35%	0.35%	0.35%	0.35%	0.35%	0.35%

IRA AND FREEDOM TIME ACCOUNT (CERTIFICATE OF DEPOSIT) RATES ARE FIXED FOR THE TERM OF THE ACCOUNT. ALL OTHER INTEREST RATES QUOTED HERE ARE VARIABLE RATES AND MAY CHANGE AFTER THE ACCOUNT IS OPENED. SUBSTANTIAL PENALTY FOR EARLY WITHDRAWAL ON ALL CERTIFICATE OF DEPOSIT ACCOUNTS AND IRA ACCOUNTS. SEE US FOR FURTHER INFORMATION REGARDING APPLICABLE FEES AND TERMS. THE RATES LISTED ABOVE ARE SUBJECT TO CHANGE AT OUR DISCRETION. FEES COULD REDUCE THE EARNINGS ON AN ACCOUNT.

Customer Service: 714-730-4444  
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