



BUSINESS ACCOUNT RATES AND YIELDS

Rate Sheet 09-47-B

Effective September 28, 2009

Refer to the "Business Accounts & Services Disclosure and Agreement" for additional information and details regarding the terms and conditions of your Pacific Trust Bank business accounts

Business Account Category	Minimum Deposit To Earn Interest	Period Interest Rate In Effect	Interest Rate	A.P.Y.
Business Savings	\$500 to \$2,499	Variable Daily	0.250%	0.25%
	\$2,500 to \$4,999	Variable Daily	0.500%	0.50%
	\$5,000 to \$9,999	Variable Daily	0.700%	0.70%
	\$10,000 to \$24,999	Variable Daily	0.900%	0.90%
	\$25,000 to \$49,999	Variable Daily	0.945%	0.95%
	\$50,000 & Greater	Variable Daily	1.100%	1.11%
Business Interest Checking	\$0 Minimum	Variable Daily	0.250%	0.25%
Analysis Business Checking	Earnings Credit Rate	September-09	0.75%	
Business Market Rate Account	\$2,000 to \$9,999	Variable Daily	0.650%	0.65%
	\$10,000 to \$24,999	Variable Daily	0.800%	0.80%
	\$25,000 to \$49,999	Variable Daily	1.100%	1.11%
	\$50,000 to \$94,999	Variable Daily	1.250%	1.26%
	\$95,000 & Greater	Variable Daily	1.400%	1.41%
Business Sweep Account	\$1,000 to \$24,999	Variable Daily	0.400%	0.40%
	\$25,000 to \$49,999	Variable Daily	0.650%	0.65%
	\$50,000 to \$99,999	Variable Daily	0.900%	0.90%
	\$100,000 & Greater	Variable Daily	1.250%	1.26%
Business Indexed Money Market Account	\$25,000 & Greater	Variable Weekly	0.100%	0.10%

Business Account Certificates of Deposit	\$500 to \$4,999		\$5,000 to \$49,999		\$50,000 to \$94,999		\$95,000 to \$1,000,000	
	Rate	A. P. Y.	Rate	A. P. Y.	Rate	A. P. Y.	Rate	A. P. Y.
30 Days	0.850%	0.85%	0.900%	0.90%	0.950%	0.95%	1.000%	1.00%
3 Months	0.950%	0.95%	1.000%	1.00%	1.050%	1.06%	1.100%	1.11%
6 Months	1.250%	1.26%	1.300%	1.31%	1.350%	1.36%	1.400%	1.41%
7 Months	1.300%	1.31%	1.350%	1.36%	1.400%	1.41%	1.450%	1.46%
9 Months	1.350%	1.36%	1.400%	1.41%	1.450%	1.46%	1.500%	1.51%
12 Months	1.450%	1.46%	1.500%	1.51%	1.550%	1.56%	1.600%	1.61%
13 Months	1.500%	1.51%	1.550%	1.56%	1.600%	1.61%	1.650%	1.66%
15 Months	1.600%	1.61%	1.650%	1.66%	1.700%	1.71%	1.750%	1.76%
18 Months	1.700%	1.71%	1.750%	1.76%	1.800%	1.81%	1.850%	1.87%
21 Months	1.900%	1.92%	1.950%	1.97%	2.000%	2.02%	2.050%	2.07%
24 Months	2.050%	2.07%	2.100%	2.12%	2.150%	2.17%	2.200%	2.22%
30 Months	2.100%	2.12%	2.150%	2.17%	2.200%	2.22%	2.250%	2.27%
36 Months	2.200%	2.22%	2.250%	2.27%	2.300%	2.32%	2.350%	2.38%
42 Months	2.350%	2.38%	2.400%	2.43%	2.450%	2.48%	2.500%	2.53%
48 Months	2.600%	2.63%	2.650%	2.68%	2.700%	2.73%	2.750%	2.78%
60 Months	2.850%	2.89%	2.900%	2.94%	2.950%	2.99%	3.000%	3.04%

The offered interest rate and annual percentage yield (A.P.Y.) may change at any time without prior notice based on account terms and current market conditions. Substantial penalties may apply for early withdrawal. Please call (619) 498-0081 or (877) 441-BANK to obtain current Pacific Trust Bank rate information.

