



Truth in Savings Rate Schedule

Effective: October 30, 2009

6 - 60 Month Certificates All CD's-\$500 Minimum Deposit¹

Term	Interest Rate	APY ²
	Compounded Monthly	
6 Month Certificate	1.00%	1.00%
10 Month Bump-a-Rate	1.00%	1.00%
	Compounded Monthly	
12 Month Certificate	1.24%	1.25%
24 Month Certificate	2.08%	2.10%
36 Month Certificate	2.47%	2.50%
60 Month Certificate	2.96%	3.00%

IRA Certificates All IRA's-\$500 Minimum Deposit¹ Compounded Monthly

Term	Interest Rate	APY ²
12 Month IRA	1.24%	1.25%
36 Month IRA	2.47%	2.50%
60 Month IRA	2.96%	3.00%

Checking Account Interest Rates Compounded Monthly

Account	Average Daily Balance	Interest Rate	APY ⁵	Minimum Opening Balance
<u>Growth Checking³</u>	\$0.00 - \$4,999.99	0.10%	0.10%	\$1,000.00
	\$5,000.00+	0.15%	0.15%	
<u>Prestige Checking³</u>	\$0.00 - \$4,999.99	0.10%	0.10%	\$5,000.00
	\$5,000.00 - \$19,999.99	0.20%	0.20%	
	\$20,000.00 - \$49,999.99	0.30%	0.30%	
	\$50,000.00+	0.50%	0.50%	
<u>High Yield Checking⁴</u>	\$0.00 - \$499.99	0.05%	0.05%	\$10,000.00
	\$500.00 - \$9,999.99	0.15%	0.15%	
	\$10,000.00 - \$24,999.99	0.50%	0.50%	
	\$25,000.00 - \$49,999.99	0.75%	0.75%	
	\$50,000.00 - \$99,999.99	1.00%	1.00%	
	\$100,000.00+	1.00%	1.00%	

Business Checking Accounts

Account	Average Daily Balance	Interest Rate	APY ⁵	Minimum Opening Balance
<u>Business Checking Value Package</u> <u>with Interest Account</u>	Compounded Monthly			
	\$0.00 - \$4,999.99	0.10%	0.10%	\$100.00
	\$5,000.00 - \$19,999.99	0.15%	0.15%	
	\$20,000.00 - \$49,999.99	0.20%	0.20%	
\$50,000.00+	0.40%	0.40%		

Consumer Savings Accounts

	Compounded	Daily Balance	Interest Rate	APY ⁵	Minimum Opening Balance
Holiday & Vacation Club Accounts	Quarterly	\$0.00 - \$24.99	0.10%	0.10%	\$25.00
		\$25.00+	0.15%	0.15%	
Money Market Account	Monthly	\$0.00 - \$2,499.99	0.25%	0.25%	\$1,000.00
		\$2,500.00 - \$19,999.99	0.50%	0.50%	
		\$20,000.00 - \$49,999.99	0.75%	0.75%	
		\$50,000.00 - \$99,999.99	1.00%	1.00%	
		\$100,000.00 - \$499,999.99	1.00%	1.00%	
		\$500,000.00+	1.24%	1.25%	
Growth Savings	Monthly	\$0.00 - \$4,999.99	0.50%	0.50%	\$1,000.00
		\$5,000.00+	0.75%	0.75%	

Omni Savings	Quarterly	\$0.00 - \$499.99	0.10%	0.10%	\$100.00
		\$500.00 - \$2499.99	0.15%	0.15%	
		\$2500.00+	0.15%	0.15%	
IRA Savings	Quarterly	\$0.00 - \$249.99	0.10%	0.10%	\$25.00
		\$250.00+	0.15%	0.15%	
Platinum IRA Savings	Monthly	\$0.00 - 2,499.99	0.25%	0.25%	\$2,500.00
		\$2,500.00 - \$14,999.99	0.35%	0.35%	
		\$15,000.00 - \$49,999.99	0.50%	0.50%	
		\$50,000.00+	0.60%	0.60%	
Prestige Savings Account ³	Monthly	\$0.00 - \$4,999.99	0.25%	0.25%	\$5,000.00
		\$5,000.00 - \$19,999.99	0.50%	0.50%	
		\$20,000.00 - \$49,999.99	0.75%	0.75%	
		\$50,000.00 - \$249,999.99	1.00%	1.00%	
		\$250,000.00 - \$499,999.99	1.00%	1.00%	
		\$500,000.00+	1.24%	1.25%	
Rocky Raccoon Savings Club	Quarterly	\$0.00 - \$249.99	0.10%	0.10%	\$5.00
		\$250.00+	0.15%	0.15%	
Adventurer Club Savings	Quarterly	\$0.00 - \$249.99	0.10%	0.10%	\$5.00
		\$250.00+	0.15%	0.15%	
Military Savings	Quarterly	\$0.00 - \$249.99	0.10%	0.10%	\$25.00
		\$250.00+	0.15%	0.15%	

Business Savings Accounts

	Compounded	Daily Balance	Interest Rate	APY ⁵	Minimum Opening Balance
Business Savings	Monthly	\$0.00 - \$299.99	0.10%	0.10%	\$50.00
		\$300.00+	0.15%	0.15%	
Money Market Business Savings	Monthly	\$0.00 - \$4,999.99	0.25%	0.25%	\$200.00
		\$5,000.00 - \$24,999.99	0.50%	0.50%	
		\$25,000.00 - \$49,999.99	0.75%	0.75%	
		\$50,000.00 - \$99,999.99	1.00%	1.00%	
		\$100,000.00 - \$499,999.99	1.00%	1.00%	
		\$500,000.00 - \$999,999.99	1.00%	1.00%	
		\$1,000,000.00+	1.00%	1.00%	

Omni Treasury Products

	Daily Balance	Interest Rate	APY ⁵	Minimum Opening Balance
Overnight Sweep Rates	\$0.00 - \$99,999.99	1.00%	N/A	\$0.00
	\$100,000.00 - \$999,999.99	1.00%	N/A	
	\$1,000,000.00 - \$4,999,999.99	1.00%	N/A	
	\$5,000,000.00 - \$9,999,999.99	1.00%	N/A	
	\$10,000,000.00+	1.00%	N/A	

¹ Minimum required to open certificate.

² Annual percentage yields (APY) are accurate as of date of posting and subject to change without notice. APY assumes the principal and earned interest remain on deposit until maturity. There is a penalty for early withdrawal. Fees may reduce earnings. Automatic renewal unless specified otherwise.

³ Accounts must be packages with the applicable Growth or Prestige savings or checking account. The Minimum Opening Balance is an aggregate checking and savings package requirement. Existing funds will not qualify towards the Minimum Opening Deposit requirement. Rates may change if requirements are not maintained.

⁴ Requires minimum opening deposit of \$10,000 and average daily balance of \$25,000 or aggregate daily balance of \$50,000 in total deposits with OmniAmerican Bank to avoid service fees. Existing funds on deposit will not qualify toward minimum opening balance requirement.

⁵ Annual Percentage Yields (APY) are accurate as of date of posting and subject to change without notice. Rates may change after account opening. Fees could reduce earnings.