



**MIZRAHI TEFAHOT BANK LTD**

Member FDIC

**WEEKLY INTEREST RATE SHEET**

EFFECTIVE DATE SEPTEMBER 03, 2010 THROUGH SEPTEMBER 12, 2010

**H.I.F.I. MONEY MARKET**

BUSINESS			PERSONAL		
A/C BALANCE(\$)	RATE	APY	A/C BALANCE(\$)	RATE	APY
0-4,999	0.00%	0.00%	0-1499	0.00%	0.00%
5,000 AND UP	0.15%	0.15%	1,500-2,999	0.00%	0.00%
			3,000 AND UP	0.15%	0.15%

PRIME RATE 3.26%

**SUPER NOW**

BUSINESS			PERSONAL		
A/C BALANCE(\$)	RATE	APY	A/C BALANCE(\$)	RATE	APY
0-4,999	0.00%	0.00%	0-1499	0.00%	0.00%
5,000 AND UP	0.15%	0.15%	1,500-2,999	0.00%	0.00%
			3,000 AND UP	0.15%	0.15%

LIBOR RATES	
30 DAYS	0.2578%
90 DAYS	0.2928%
180 DAYS	0.4936%
365 DAYS	0.8349%

ACCOUNT ANALYSIS EARNINGS:  
PRIME -4.00% (FLOOR OF 0.15%)

**NOW**

BUSINESS			PERSONAL		
A/C BALANCE(\$)	RATE	APY	A/C BALANCE(\$)	RATE	APY
0-4,999	0.00%	0.00%	0-1499	0.00%	0.00%
5,000 AND UP	0.00%	0.00%	1,500-2,999	0.00%	0.00%
			3,000 AND UP	0.15%	0.15%

**CERTIFICATES OF DEPOSIT ACCOUNTS**

	FIXED RATES				FLOATING		100K & OVER		
	\$20K-\$49K		\$50K-\$99K		\$100K+		** IBF & LATIN/AMER		
	RATE	APY	RATE	APY	RATE	APY	RATE	APY	
30 DAYS	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	*	0.25%	0.25%
60 DAYS	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	*	0.25%	0.25%
90 DAYS	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	P-3.50	0.25%	0.25%
120 DAYS	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	P-3.50	0.25%	0.25%
150 DAYS	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	P-3.50	0.25%	0.25%
180 DAYS	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	P-3.50	0.40%	0.40%
270 DAYS	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	P-3.50	0.40%	0.40%
365 DAYS	0.50%	0.50%	0.60%	0.60%	0.65%	0.65%	P-3.25	0.70%	0.70%
18 MONTHS(648 days)	0.50%	0.50%	0.60%	0.60%	0.65%	0.65%	*	0.70%	0.70%

**Important Notice:**

**Hi-Fi Money Market Accounts:**  
Personal: \$10,000.00 minimum opening balance required.  
Business: \$20,000.00 minimum opening balance required.  
In accordance with Federal regulations and our account agreement you may only make up to (6) transfers from your money market accounts.

**NOW and Super NOW Accounts:**  
Personal: \$5,000.00 minimum opening balance required.  
Business: \$15,000.00 minimum opening balance required.  
\*NOW and Super NOW accounts are eligible only for Individuals, Sole Proprietorships and Non-profit Organizations.

**Certificates of Deposit Accounts:**  
Fixed Rates: Minimum opening balance is \$20,000.00- You pick the term that works best for you, from 30 days to 18 months.  
Floating: Minimum opening balance is \$100,000.00- You pick the term that works best for you, from 90 days to 365 days.

**Interest Earnings:**

APY=Annual Percentage Yield. Please refer to our customer service representative for APY on No. of days not listed above.  
Interest rate and APY are variable and may change at bank's discretion on Money Market, Super NOW and NOW Accounts.  
After your Certificate of Deposit Account is open, the Interest Rate is fixed for the term. Interest Rates may change at any time without prior notice.  
Fees could reduce earnings on the accounts.

**Fees (effective from November 1, 2008)**

**NOW and Super Now Accounts:**  
Personal: Maintain a monthly average balance of \$5,000.00- to avoid a monthly fee of \$15.- and \$0.50 per check or debit item fee.  
Business: Maintain a monthly average balance of \$15,000.00- to avoid a monthly fee of \$15.- and \$0.50 per check or debit item fee.  
**Hi-Fi Money Market Accounts:**  
Personal: Maintain a monthly average balance of \$10,000.00- to avoid a monthly fee of \$15.- and \$0.50 per check or debit item fee.  
Business: Maintain a monthly average balance of \$20,000.00- to avoid a monthly fee of \$15.- and \$0.50 per check or debit item fee.  
**Certificates of Deposit:**  
Penalties of up to 31 days of interest will be imposed on 'Fixed Rate' Certificates of Deposit accounts for early withdrawal.  
Penalties of up to 120 days of interest will be imposed on 'Prime Related' Certificates of Deposit accounts for early withdrawal.  
Federal regulations prohibit interest payment in excess of available earnings.  
\* Rates not available  
\*\* IBF=International Banking Facility (foreign source of funds for accounts of 100K or more)

Rev. 09/04/2010

*[Handwritten Signature]*  
9/3/2010