

Personal Savings Accounts *

EFFECTIVE: September 1, 2010

Products	Rate	APY **	Minimum Balance to Earn APY **	Minimum Balance to Open Account
Simple Savings*	0.25%	0.25%	\$200	\$200
Looney Tunes Kids Club	0.50%	0.50%	\$0	\$0

* **Terms** \$5 Service Charge with balance below \$200**Interest Rates (Rate) are subject to change without Notice****Personal Money Market Accounts ***

EFFECTIVE: September 1, 2010

Products	Rate	APY **	Minimum Balance to Earn APY **	Minimum Balance to Open Account
Universal MMDA (1)	0.65%	0.65%	\$100,000	\$1,000
	0.40%	0.40%	\$50,000	\$1,000
	0.25%	0.25%	\$10,000	\$1,000
	0.25%	0.25%	\$1,000	\$1,000

(1) \$9 Service Charge with balance below \$1,000

Fees may reduce earnings on all accounts

All rates may change after account is opened

Interest Rates (Rate) are subject to change without Notice**Personal Checking Accounts ***

EFFECTIVE: September 1, 2010

Products	Rate	APY **	Minimum Balance to Earn APY **	Minimum Balance to Open Account
Power Package Checking				
Opt 1- Power Investment Package (1)	0.85%	0.85%	\$10,000	\$13,000
Opt 2- Power MMDA Package (2)	0.85%	0.85%	\$10,000	\$13,000
Interest Checking(3)	0.15%	0.15%	\$1,000	\$1,000
Free Checking	0.00%	0.00%	\$0	\$100

(1) \$18 Service Charge with balance under \$10,000

(2) \$18 Service Charge with balance under \$10,000

(3) \$ 9 Service Charge with balance under \$ 1,000

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IRA CD Tiered Rate Accounts *

EFFECTIVE: September 1, 2010

Products	Rate	APY **	Minimum Balance to Earn APY **	Minimum Balance to Open Account
Fixed IRA				
18 Month Fixed IRA	0.95%	0.95%	\$95,000	\$100
	0.95%	0.95%	\$100	\$100
24 Month Fixed IRA	1.10%	1.11%	\$95,000	\$500
	1.10%	1.11%	\$500	\$500
36 Month Fixed IRA	1.25%	1.26%	\$95,000	\$500
	1.25%	1.26%	\$500	\$500
60 Month Fixed IRA	1.60%	1.61%	\$95,000	\$500
	1.60%	1.61%	\$500	\$500
Float IRA				
18 Month Float IRA	1.00%	1.01%	\$95,000	\$100
	1.00%	1.01%	\$100	\$100
24 Month Float IRA	1.15%	1.16%	\$95,000	\$500
	1.15%	1.16%	\$500	\$500
36 Month Float IRA	1.30%	1.31%	\$95,000	\$500
	1.30%	1.31%	\$500	\$500
60 Month Float IRA	1.65%	1.66%	\$95,000	\$500
	1.65%	1.66%	\$500	\$500

*** TERMS:**

A Penalty will be imposed for early withdrawals

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Certificates of Deposit Rates *

EFFECTIVE: September 1, 2010

Products	Rate		Minimum Balance	Minimum Balance
	Rate	APY **	to Earn APY **	to Open Account
91 Day CD	0.30%	0.30%	\$500	\$1,000
	0.40%	0.40%	\$10,000	\$1,000
182 Day CD	0.35%	0.35%	\$500	\$1,000
	0.45%	0.45%	\$10,000	\$1,000
9 Month CD	0.80%	0.80%	\$500	\$1,000
	0.90%	0.90%	\$10,000	\$1,000
12 Month CD	0.85%	0.85%	\$500	\$1,000
	0.95%	0.95%	\$10,000	\$1,000
18 Month CD	0.95%	0.95%	\$500	\$1,000
	1.05%	1.06%	\$10,000	\$1,000
24 Month CD	1.10%	1.11%	\$500	\$1,000
	1.20%	1.21%	\$10,000	\$1,000
36 Month CD	1.25%	1.26%	\$500	\$1,000
	1.35%	1.36%	\$10,000	\$1,000
48 Month CD	1.35%	1.36%	\$500	\$1,000
	1.45%	1.46%	\$10,000	\$1,000
60 Month CD	1.60%	1.61%	\$500	\$1,000
	1.70%	1.71%	\$10,000	\$1,000

*** TERMS:**

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Interest Rates (Rate) are subject to change without Notice**Jumbo Certificates of Deposit Rates ***

EFFECTIVE: September 1, 2010

Products	Rate		Minimum Balance	Minimum Balance
	Rate	APY **	to Earn APY **	to Open Account
1 Month	0.35%	0.35%	\$95,000	\$95,000
2 Month	0.50%	0.50%	\$95,000	\$95,000
3 Month	0.50%	0.50%	\$95,000	\$95,000
6 Month	0.55%	0.55%	\$95,000	\$95,000
9 Month	1.00%	1.01%	\$95,000	\$95,000
12 Month	1.05%	1.06%	\$95,000	\$95,000
18 Month	1.15%	1.16%	\$95,000	\$95,000
36 Month	1.45%	1.46%	\$95,000	\$95,000
48 Month	1.55%	1.56%	\$95,000	\$95,000
60 Month	1.80%	1.82%	\$95,000	\$95,000

*** TERMS:**

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Business Money Market Accounts *

EFFECTIVE: September 1, 2010

Products	Rate	APY **	Minimum Balance	Minimum Balance
			to Earn APY **	to Open Account
Business Power Package MMDA	1.25%	1.26%	\$1,000,000	\$50,000
	1.00%	1.01%	\$500,000	\$50,000
	0.75%	0.75%	\$250,000	\$50,000
	0.45%	0.45%	\$100,000	\$50,000
	0.20%	0.20%	\$50,000	\$50,000
	0.00%	0.00%	\$0	\$50,000
Business MMDA High Yield	1.00%	1.01%	\$1,000,000	\$3,000
	0.75%	0.75%	\$500,000	\$3,000
	0.50%	0.50%	\$250,000	\$3,000
	0.40%	0.40%	\$100,000	\$3,000
	0.25%	0.25%	\$10,000	\$3,000
	0.00%	0.00%	\$3,000	\$3,000

Business Investment Accounts *

EFFECTIVE: September 1, 2010

Products	Rate	APY **	Minimum Balance	Minimum Balance
			to Earn APY **	to Open Account
Repo Money Manager	0.25%	0.25%	\$25,000	\$5,000
	0.00%	0.00%	\$5,000	\$5,000
Repo High Yield	0.80%	0.80%	\$2,500,000	\$5,000
	0.50%	0.50%	\$1,000,000	\$5,000
	0.25%	0.25%	\$500,000	\$5,000
	0.25%	0.25%	\$100,000	\$5,000
	0.00%	0.00%	\$25,000	\$5,000
	0.00%	0.00%	\$5,000	\$5,000

*** TERMS:**

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Business Checking Accounts *

EFFECTIVE: September 1, 2010

Products			Minimum Balance	Minimum Balance
	Rate	APY **	to Earn APY **	to Open Account
Business Interest Checking	0.50%	0.50%	\$500,000	\$100
	0.50%	0.50%	\$100,000	\$100
	0.25%	0.25%	\$25,000	\$100
	0.25%	0.25%	\$5,000	\$100
	0.25%	0.25%	\$2,500	\$100
	0.25%	0.25%	\$1,000	\$100
	0.25%	0.25%	\$100	\$100
Small Business Checking	0.00%	0.00%	\$0	\$100
Business Checking	0.00%	0.00%	\$0	\$100
Premium Business Checking (1)	0.145%	0.145%	\$0	\$100
Business Power Package Chkg (1)	0.395%	0.395%	\$0	\$100
IOLTA - MD (2)	0.55%	0.55%	\$5	\$100
IOLTA - DC (3)	0.65%	0.65%	\$5	\$100
IOLTA - VA (4)	0.25%	0.25%	\$5	\$100
MAHT (5)	0.25%	0.25%	\$5	\$100

* TERMS:

(1) Non-Interest Bearing, Earnings credit only

(2) Lawyer Trust (MD)

(3) Lawyer Trust (DC)

(4) Lawyer Trust (Virginia)

(5) Affordable Housing Trust (MD)

Fees may reduce earnings on all accounts

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