

Retirement Accounts

We know that the best way to “build on solid ground” for any customer is to have a strong foundation of savings. At White Rock Bank, we offer a variety of retirement accounts so you can make sure your money keeps working for you. In addition, when you have an account at White Rock Bank, you can take advantage of the many “BankPerks” that we make available to our customers. These products and programs can simplify your life and help you manage your finances.

White Rock Bank has several different types of retirement accounts available. They range from the Traditional, Roth, and SIMPLE IRAs to SEP Plans. The investment type that we use is a certificate of deposit the details are listed below or just talk to one of our Customer Services Representatives.

| Term | 12 Month | 24 Month | 36 Month Adjustable ¹ | 60 Month Adjustable ² |
|-------------------------|----------|----------|----------------------------------|----------------------------------|
| Interest Rate | 1.60% | 1.70% | 1.80% | 2.70% |
| APY³ | 1.61% | 1.71% | 1.81% | 2.73% |
| Minimum Deposit | \$25.00 | \$500.00 | \$500.00 | \$500.00 |
| Deposits Allowed | Yes | No | No | No |

Interest compounds quarterly

Substantial penalty for early withdrawal may be charged if under age 59 ½ years old

Termination fee of \$25.00 for retirement accounts

Rates are effective as of 11/03/2009

¹The interest rate may be increased once during each 36 month term.

²The interest rate may be increased twice during each 60 month term.

³Annual Percentage Yield

Coverdell Education Savings Account

This investment offers safety and stability while earning for your retirement. The investment type that we use is a certificate of deposit. A certificate is a “time deposit” meaning you have agreed to deposit a sum of money for a specified time period, during which you are not permitted to make withdrawals without the deposit being subject to an early withdrawal penalty.

| Term | Interest Rate | APY ³ | Minimum Deposit | Deposits Allowed |
|--|---------------|------------------|-----------------|------------------|
| 12 Month | 1.60% | 1.61% | \$25.00 | Yes |
| 24 Month | 1.70% | 1.71% | \$500.00 | No |
| 36 Month Adjustable¹ | 1.80% | 1.81% | \$500.00 | No |
| 60 Month Adjustable² | 2.70% | 2.73% | \$500.00 | No |

Interest compounds quarterly

Substantial penalty for early withdrawal may be charged

Termination fee of \$25.00 for Coverdell education savings accounts

Rates are effective as of 11/03/2009

¹The interest rate may be increased once during each 36 month term.

²The interest rate may be increased twice during each 60 month term.

³Annual Percentage Yield