

# Savings 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 savings accounts so you can make sure your money keeps working for you.

In addition, when you have a savings 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.

If you would like to ask any questions about our savings plans, or any of our products or services, just talk to one of our Customer Services Representatives.

|                              | Youth Savings <sup>2</sup>                             | Thrifty Savings <sup>2</sup>                            | Regular Savings <sup>2</sup>                             | Money Market Savings <sup>2</sup>                           |
|------------------------------|--|---|--|---|
| <b>Balance</b>               | No Minimum Balance                                     | \$50 Average Balance                                    | \$100 Average Balance                                    | \$2,500 Average Balance                                     |
| <b>Interest</b>              | *Calculated Daily                                      | *Calculated Daily                                       | *Calculated Daily  | *Tiered Interest Rates                                      |
| <b>Monthly Fee</b>           | No Monthly Fee until Age 18 or 23 if full time student | \$2 maintenance fee if average balance falls below \$50 | \$1 maintenance fee if average balance falls below \$100 | \$10 maintenance fee if average balance falls below \$2,500 |
| <b>Cash Card<sup>1</sup></b> | \$1.50 monthly fee                                     | \$1.50 monthly fee                                      | \$1.50 monthly fee                                       | \$1.50 monthly fee  |
| <b>Perks...</b>              | Free Access+ Online Banking<br>Free Telebanc           | Free Access+ Online Banking<br>Free Telebanc            | Free Access+ Online Banking<br>Free Telebanc             | Free Access+ Online Banking<br>Free Telebanc                |

Health Savings Accounts (HSA) are available for our customers who have a High Deductible Health Plan (HDHP).  
For more information ask about our **HSA** account.

CDs are available for additional financial growth and security with competitive rates and a variety of terms.  
For more information ask about our **Certificate of Deposit** accounts.

Personal Retirement Accounts are available for our customers interested in building for their retirement.  
For more information ask about our **IRA** accounts.

| *Account     | Average Daily Balance to Obtain the APY | Interest Rate | Annual Percentage Yield (APY) |
|--------------|---|---------------|-------------------------------|
| Youth        | \$5                                     | .25%          | .25%                          |
| Thrifty      | \$100                                   | .15%          | .15%                          |
| Regular      | \$5                                     | .25%          | .25%                          |
| Money Market | \$3,999.99 or less                      | .25%          | .25%                          |
|              | \$4,000 - \$24,999.99                   | .50%          | .50%                          |
|              | \$25,000 or more                        | .75%          | .75%                          |

Fees may reduce earnings on account  
Rates are effective as of 02/16/2010 and may change without notice  
Rates are based on an average daily balance method

<sup>1</sup>Subject to credit approval

<sup>2</sup>You may make six (6) transfers from your account each four (4) weeks, if by preauthorized or automatic transfer, or telephone order or instruction, including transfers that may be made by check, draft, debit card or similar order (including POS transactions), made by the depositor and payable to third parties. Transfers and withdrawals made in person, by messenger, by mail or at an ATM are unlimited.