

Bankrate Monitor National Index

The following are the deposit yield rates for money market accounts, 3-month CDs, 6-month CDs, 1-year CDs, 2-year CDs, and 2.5-year CDs provided by Bankrate, Inc. in the Bankrate Monitor©.

Bankrate Monitor National Index						
Date	Money Market	3-Month CD Rate	6-Month CD Rate	1-Year CD Rate	2-Year CD	2.5-Year CD Rate
01/09/08	0.89	2.98	3.36	3.47	3.34	3.34
01/02/08	0.89	3.00	3.38	3.51	3.39	3.39

Source: Bankrate, Inc., N. Palm Beach, FL, ©2008

Bankrate Monitor National Index

The following are the deposit yield rates for money market accounts, 3-month CDs, 6-month CDs, 1-year CDs, 2-year CDs, and 2.5-year CDs provided by Bankrate, Inc. in the Bankrate Monitor©.

Bankrate Monitor National Index						
Date	Money Market	3-Month CD Rate	6-Month CD Rate	1-Year CD Rate	2-Year CD	2.5-Year CD Rate
12/26/07	0.89	3.01	3.38	3.52	3.40	3.40
12/19/07	0.90	3.02	3.40	3.54	3.43	3.43

Source: Bankrate, Inc., N. Palm Beach, FL, ©2007

Bank Rate Monitor Index

The following are the 2.5-year and the 5-year certificate of deposit rates provided by Bankrate, Inc. in the Bank Rate Monitor[®].

Bankrate National Index Average				
Date	2.5-Yr CD Rate	2.5-Yr CD Yield	5-Yr CD Rate	5-Yr CD Yield
12/12/07	3.38	3.44	3.68	3.75
12/05/07	3.40	3.45	3.71	3.78
11/28/07	3.46	3.52	3.80	3.87
11/21/07	3.48	3.54	3.80	3.87
11/14/07	3.49	3.55	3.81	3.88
11/07/07	3.51	3.57	3.82	3.89
10/31/07	3.54	3.61	3.85	3.92
10/24/07	3.55	3.61	3.86	3.93
10/17/07	3.59	3.66	3.87	3.94
10/10/07	3.59	3.66	3.87	3.94
10/03/07	3.60	3.66	3.89	3.96
09/26/07	3.64	3.71	3.87	3.94
09/19/07	3.68	3.75	3.91	3.98
09/12/07	3.70	3.76	3.92	4.00
09/05/07	3.70	3.77	3.93	4.00
08/29/07	3.70	3.77	3.93	4.01
08/22/07	3.72	3.79	3.95	4.03
08/15/07	3.71	3.78	3.94	4.02
08/08/07	3.70	3.77	3.94	4.02
08/01/07	3.72	3.79	3.96	4.03
07/25/07	3.72	3.79	3.96	4.03
07/18/07	3.71	3.77	3.93	4.00
07/11/07	3.70	3.76	3.93	4.00
07/04/07	3.69	3.76	3.92	4.00
06/27/07	3.69	3.76	3.90	3.98
06/20/07	3.68	3.75	3.89	3.96
06/13/07	3.68	3.75	3.88	3.96
06/06/07	3.68	3.75	3.88	3.96
05/30/07	3.68	3.75	3.88	3.95
05/23/07	3.68	3.74	3.88	3.95
05/16/07	3.68	3.75	3.88	3.95
05/09/07	3.68	3.75	3.88	3.96
05/02/07	3.68	3.75	3.89	3.96
04/25/07	3.68	3.75	3.89	3.96
04/18/07	3.68	3.75	3.89	3.96
04/11/07	3.69	3.75	3.89	3.97
04/04/07	3.69	3.76	3.89	3.97
03/28/07	3.69	3.76	3.91	3.98
03/21/07	3.70	3.77	3.92	3.99

03/14/07	3.70	3.77	3.92	4.00
03/07/07	3.70	3.77	3.93	4.00
02/28/07	3.72	3.79	3.95	4.02
02/21/07	3.72	3.79	3.94	4.02
02/14/07	3.72	3.79	3.94	4.02
02/07/07	3.73	3.80	3.95	4.02
01/31/07	3.73	3.80	3.95	4.02
01/24/07	3.74	3.81	3.95	4.03
01/17/07	3.74	3.81	3.95	4.02
01/10/07	3.72	3.79	3.99	4.07
01/03/07	3.70	3.77	4.00	4.07
12/27/06	3.71	3.78	4.00	4.08
12/20/06	3.72	3.79	4.00	4.08
12/13/06	3.74	3.95	3.81	4.02
12/06/06	3.74	3.81	3.98	4.06
11/29/06	3.76	3.83	4.00	4.08
11/22/06	3.76	3.83	4.01	4.09
11/15/06	3.79	3.86	4.04	4.12
11/08/06	3.81	3.88	4.06	4.14
11/01/06	3.80	3.87	4.07	4.15
10/25/06	3.83	3.91	4.09	4.17
10/18/06	3.86	3.94	4.09	4.17
10/11/06	3.86	3.93	4.08	4.16
10/04/06	3.86	3.94	4.10	4.19
09/27/06	3.88	3.96	4.12	4.20
09/20/06	3.89	3.96	4.13	4.22
09/13/06	3.89	3.97	4.12	4.20
09/06/06	3.87	3.95	4.10	4.18
08/30/06	3.87	3.95	4.11	4.19
08/23/06	3.87	3.94	4.19	4.28
08/16/06	3.87	3.95	4.21	4.29
08/09/06	3.88	3.96	4.20	4.25
08/02/06	3.88	3.96	4.21	4.30
07/26/06	3.88	3.96	4.21	4.30
07/19/06	3.86	3.94	4.20	4.28
07/12/06	3.90	3.98	4.12	4.20
07/05/06	3.88	3.95	4.10	4.18
06/28/06	3.86	3.93	4.09	4.17
06/21/06	3.85	3.92	4.08	4.16

Source: Bankrate, Inc., N. Palm Beach, FL, ©2004

The following is the 5-year certificate of deposit rate provided by Bankrate, Inc. in the Bank Rate Monitor[®].

Bankrate National Index Average		
Date	5-Yr CD Rate	5-Yr CD Yield
06/14/06	4.07	4.15
06/07/06	4.06	4.14
05/31/06	4.06	4.14
05/24/06	4.04	4.13
05/17/06	4.04	4.13
05/10/06	4.01	4.09
05/03/06	4.01	4.09
04/26/06	3.99	4.07
04/19/06	3.98	4.06
04/12/06	3.97	4.05
04/05/06	3.96	4.04
03/29/06	3.95	4.02
03/22/06	3.93	4.0
03/15/06	3.9	3.98
03/08/06	3.87	3.94
03/01/06	3.86	3.93
02/22/06	3.85	3.92
02/15/06	3.84	3.91
02/08/06	3.83	3.9
02/01/06	3.82	3.89
01/25/06	3.83	3.91
01/18/06	3.83	3.9
01/11/06	3.83	3.9
01/04/06	3.85	3.92
12/28/05	3.85	3.92
12/21/05	3.85	3.92
12/14/05	3.85	3.92
12/07/05	3.84	3.91
11/30/05	3.82	3.89
11/23/05	3.82	3.89
11/16/05	3.73	3.8
11/09/05	3.72	3.78
11/02/05	3.71	3.77
10/26/05	3.69	3.75
10/19/05	3.69	3.76
10/12/05	3.68	3.74
10/05/05	3.68	3.74
09/28/05	3.65	3.71
09/21/05	3.72	3.79
09/14/05	3.72	3.78

09/07/05	3.73	3.79
08/31/05	3.75	3.82
08/24/05	3.74	3.81
08/17/05	3.73	3.79
08/10/05	3.73	3.79
08/03/05	3.71	3.78
07/27/05	3.7	3.77
07/20/05	3.69	3.76
07/13/05	3.68	3.74
07/06/05	3.67	3.73
06/29/05	3.67	3.74
06/22/05	3.67	3.73
06/15/05	3.67	3.74
06/08/05	3.68	3.75
06/01/05	3.73	3.79
05/25/05	3.72	3.79
05/18/05	3.71	3.78
05/11/05	3.72	3.79
05/04/05	3.72	3.78
04/27/05	3.72	3.79
04/20/05	3.73	3.8
04/13/05	3.72	3.78
04/06/05	3.69	3.76
03/30/05	3.67	3.73
03/23/05	3.64	3.7
03/16/05	3.61	3.67
03/09/05	3.58	3.65
03/02/05	3.56	3.62
02/23/05	3.54	3.6
02/16/05	3.53	3.59
02/09/05	3.53	3.59
02/02/05	3.53	3.59
01/26/05	3.53	3.59
01/19/05	3.51	3.57
01/12/05	3.51	3.56
01/05/05	3.49	3.55
12/29/04	3.48	3.54
12/22/04	3.48	3.53
12/15/04	3.47	3.53
12/08/04	3.48	3.53
12/01/04	3.46	3.52
11/24/04	3.45	3.51
11/17/04	3.45	3.5
11/10/04	3.43	3.49
11/03/04	3.42	3.48
10/27/04	3.44	3.49
10/20/04	3.45	3.5
10/13/04	3.46	3.51

10/06/04	3.45	3.51
09/29/04	3.46	3.52
09/22/04	3.49	3.54
09/15/04	3.5	3.56
09/08/04	3.5	3.56
09/01/04	3.5	3.56
08/25/04	3.5	3.56
08/18/04	3.52	3.58
08/11/04	3.54	3.6
08/04/04	3.56	3.62
07/28/04	3.56	3.62
07/21/04	3.56	3.62
07/14/04	3.53	3.59
07/07/04	3.53	3.59
06/30/04	3.54	3.6
06/16/04	3.51	3.56
06/02/04	3.42	3.48
05/26/04	3.36	3.41
05/19/04	3.32	3.37
05/12/04	3.23	3.28

Source: Bankrate, Inc., N. Palm Beach, FL, ©2004