

FAR EAST NATIONAL BANK

SinoPac Holdings Group Company

Interest Rate Sheet – Effective as of January 30, 2012

Time Deposits/CDs

Regular Time Deposits/CDs												
Term	\$1,000 - \$9,999.99		\$10,000 - \$24,999.99		\$25,000 - \$49,999.99		\$50,000 - \$99,999.99		\$100,000 - \$499,999.99		\$500,000 and over	
	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*	Rate	APY*
15 days	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
30 days	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
60 days	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%	0.20%
90 days	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%	0.25%
180 days	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%
12 months	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%	0.45%
18 months	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%	0.50%
24 months	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%	0.60%
36 months	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%	0.65%
48 months	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%	0.85%
60 months	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%	0.95%

Future Value Time Deposit/CD - Personal only			
Term	Balance	Rate	APY*
12 months	\$2,500 and up	0.45%	0.45%
24 months	\$5,000 and up	0.60%	0.60%
36 months	\$10,000 and up	0.65%	0.65%
48 months	\$20,000 and up	0.86%	0.85%
60 months	\$30,000 and up	0.97%	0.95%

Triple Option Time Deposit/CD			
Term	Balance	Rate	APY*
12 months	\$10,000 and up	0.35%	0.35%

Checking, Savings, and Money Market Accounts

Every1 Checking - Personal only			
Balance	Rate	APY*	
\$1,000 - \$4,999.99	0.10%	0.10%	
\$5,000 and up	0.15%	0.15%	
Minimum opening deposit: \$100			

NOW Checking			
Balance	Rate	APY*	
All balances	0.25%	0.25%	
Personal minimum opening deposit: \$200			
Business minimum opening deposit: \$2,000			

Personal Savings			
Balance	Rate	APY*	
Less than \$10,000	0.10%	0.10%	
\$10,000 - \$99,999.99	0.10%	0.10%	
\$100,000 and up	0.20%	0.20%	
Minimum opening deposit: \$200			

Business Savings			
Balance	Rate	APY*	
Less than \$10,000	0.10%	0.10%	
\$10,000 - \$99,999.99	0.10%	0.10%	
\$100,000 - \$499,999.99	0.10%	0.10%	
\$500,000 - \$999,999.99	0.15%	0.15%	
\$1,000,000 and up	0.20%	0.20%	
Minimum opening deposit: \$200			

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Ultimate Account - Personal only		
Balance	Rate	APY*
Less than \$5,000	0.10%	0.10%
\$5,000 - \$24,999.99	0.15%	0.15%
\$25,000 - \$99,999.99	0.25%	0.25%
\$100,000 and up	0.35%	0.35%
Minimum opening deposit: \$2,500		

FENB Premium Business Savings		
Balance	Rate	APY*
Less than \$5,000	0.10%	0.10%
\$5,000 - \$24,999.99	0.10%	0.10%
\$25,000 - \$99,999.99	0.10%	0.10%
\$100,000 - \$999,999.99	0.15%	0.15%
\$1,000,000 - \$4,999,999.99	0.15%	0.15%
\$5,000,000 and up	0.20%	0.20%
Minimum opening deposit: \$10,000		

Super Money Market - Personal only		
Balance	Rate	APY*
Less than \$5,000	0.10%	0.10%
\$5,000 - \$24,999.99	0.15%	0.15%
\$25,000 - \$249,999.99	0.30%	0.30%
\$250,000 - \$999,999.99	0.35%	0.35%
\$1,000,000 and up	0.45%	0.45%
Minimum opening deposit: \$2,500		

Corporate Tiered Money Market		
Balance	Rate	APY*
Less than \$50,000	0.20%	0.20%
\$50,000 - \$299,999.99	0.25%	0.25%
\$300,000 - \$499,999.99	0.30%	0.30%
\$500,000 - \$999,999.99	0.35%	0.35%
\$1,000,000 - \$1,499,999.99	0.40%	0.40%
\$1,500,000 - \$1,999,999.99	0.40%	0.40%
\$2,000,000 and up	0.40%	0.40%
Minimum opening deposit: \$5,000		

*Annual Percentage Yields (APYs) are effective on the date shown on this rate sheet and are subject to change at any time without notice. Check with your local branch for the most current available rates.

Time deposits/CDs: If an account is closed prior to maturity date, an early withdrawal penalty will be added. Penalty may reduce your interest income.

Checking and savings accounts: Rates are variable and may be subject to change at our discretion at any time without notice. Fees could reduce earnings on the account.

For additional terms and conditions that apply to your account, please see refer to our deposit agreement and fee schedule for your account.

We may change this deposit rate sheet at our discretion at any time. We may change interest rates and APYs. We may add, delete or change terms and conditions. We may add new accounts and amend or delete existing accounts. We may create new balance tiers or consolidate existing balance tiers.