



THE EDGARTOWN NATIONAL BANK

RATE SHEET -- DEPOSITS

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Island Gold NOW ²	\$ 250.00	\$ 250.00	0.10%	0.10%
Island Gold Plus ²	\$ 250.00	\$ 250.00 \$ 2,500.00 \$ 25,000.00 \$ 100,000.00	0.10% 0.35% 0.40% 0.50%	0.10% 0.35% 0.40% 0.50%
Island Business Now ²	\$ 250.00	\$ 250.00	0.10%	0.10%
Island MMDA ²	\$ 500.00	\$ 500.00 \$ 2,500.00 \$ 25,000.00 \$ 50,000.00 \$ 75,000.00	0.25% 0.35% 0.50% 0.55% 0.60%	0.25% 0.35% 0.50% 0.55% 0.60%
Statement Savings ²	\$ 10.00	\$ 100.00	0.30%	0.30%
Holiday Club Savings	\$ 10.00	\$ 10.00	0.50%	0.50%
Educational Savings Account ²	\$ 10.00	\$ 100.00	0.60%	0.60%
Certificate of Deposit ³	\$ 500.00			
T002 3 Month			0.25%	0.25%
T003 6 Month			0.40%	0.40%
T109 9 Month			0.60%	0.60%
T008 12 Month			0.75%	0.75%
T115 15 Month			0.75%	0.75%
T004 18 Month			0.75%	0.75%
T011 24 Month			1.00%	1.00%
T036 36 Month			1.49%	1.50%
T048 48 Month			1.74%	1.75%
T065 60 Month			1.98%	2.00%
T015 3 Month IRA/Roth IRA			0.25%	0.25%
T012 6 Month IRA/Roth IRA			0.40%	0.40%
T209 9 Month IRA/Roth IRA			0.60%	0.60%
T013 12 Month IRA/Roth IRA			0.75%	0.75%
T215 15 Month IRA/Roth IRA			0.75%	0.75%
T006 18 Month IRA/Roth IRA			0.75%	0.75%
T014 24 Month IRA/Roth IRA			1.00%	1.00%
T136 36 Month IRA/Roth IRA			1.49%	1.50%

1) MEMBER FDIC

Sweep rate 0.50% (Commercial)

2) Fees may reduce earning on the account. This is a variable rate account.

3) Penalty may be imposed for early withdrawal.

Please ask for further information.

4) *****RATES EFFECTIVE AS OF MARCH 4, 2011 AND ARE SUBJECT TO CHANGE.*****