

M&S Bank Certificates of Deposit and IRA Products Rate Chart
Member FDIC

This Rate Chart contains information about interest rates and annual percentage yields (APYs) for our Certificates of Deposit and Individual Retirement Account (IRA) products. The minimum balance required to obtain the interest rate and annual percentage yield for any product listed below is the same as the minimum opening deposit. Interest rates may change upon any maturity and at the discretion of M&S Bank. The APY assumes interest remains on deposit until maturity. A withdrawal of interest prior to maturity will reduce earnings. Fees could also reduce the earnings on any account. Fees, if any, are described in our consumer product brochures. A penalty for early withdrawal may apply to any of the certificates of deposit or IRA products listed below.

Product Name and Maturity Period	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield (APY)
Certificates of Deposit:			
Certificate of Deposit (30-60 days) not available for IRAs	\$1,000.00	0.50%	0.50%*
Certificate of Deposit (61-90 days) not available for IRAs	\$1,000.00	0.50%	0.50%*
Certificate of Deposit (91-179 days) not available for IRAs	\$1,000.00	0.50%	0.50%*
Certificate of Deposit (180-364 days) not available for IRAs	\$1,000.00	0.65%	0.65%*
*Displayed APYs are based on the longest maturity period for the offered Interest Rate. Lesser maturity periods may yield higher APYs.			
For <u>Existing</u> Special 5-month Certificate of Deposit renewals only	N/A	0.50%	0.50%
Certificate of Deposit Special (7 months)	\$1,000.00	0.75%	0.75%
For <u>Existing</u> Special 8-month Certificate of Deposit renewals only	N/A	0.75%	0.75%
Certificate of Deposit (11 months)	\$1,000.00	0.75%	0.75%
For <u>Existing</u> Special 13-month Certificate of Deposit renewals only	N/A	0.75%	0.75%
Certificate of Deposit (12 months)	\$1,000.00	0.75%	0.75%
Certificate of Deposit (13-23 months)	\$1,000.00	0.85%	0.85%
Certificate of Deposit (24-35 months)	\$1,000.00	1.15%	1.15%
Certificate of Deposit (36-47 months)	\$1,000.00	1.40%	1.40%
Certificate of Deposit (48-59 months)	\$1,000.00	1.60%	1.60%
Certificate of Deposit (60 months and over)	\$1,000.00	1.75%	1.75%
For <u>Existing</u> Special Rate Watcher CD 18-24 months renewals only (one rate increase option)**	N/A	0.85%	0.85%
For <u>Existing</u> Special Rate Watcher CD 24 months renewals only (one rate increase option)**	N/A	1.15%	1.15%
For <u>Existing</u> Rate Watcher CD (24-36 months) renewals only (one rate increase option)**	N/A	1.15%	1.15%
For <u>Existing</u> Rate Watcher CD Special (36 months) (one rate increase option)**	N/A	1.40%	1.40%
Special Rate Watcher CD (37-60 months) (two rate increase options)**	\$5,000.00	1.60%	1.60%

IRA and Educational Savings Products:

Traditional, Roth and SEP (Simplified Employer Pension) IRAs and Coverdell Education Savings Accounts may be invested in CDs with monthly maturity periods listed above. ***

IRA Club Account (12 months)	\$100.00	0.75%	0.75%
IRA Club Account (18 months)	\$100.00	0.85%	0.85%

IRA Club Accounts permit contributions of \$25 or more at anytime

Options exercised to increase the interest rate before maturity will also affect the APY. *Federal IRA contribution limitations may prohibit using certain products if the limitation is less than the minimum deposit amount to open a certificate of deposit.

Interest Rates and APYs are effective July 13, 2010 and will remain in effect until further notice. For the most recent interest rate and APY information visit any of our branch locations or telephone (352) 264-7100. You may also visit our Internet Branch web site at www.msbank.com for our **CD specials** and to obtain our most recent interest rates and APYs.