



**INTEREST RATE SHEET**

**Annual Percentage Yield (APY) in effect as of January 10, 2017**

<b>ACCOUNT TYPE</b>	<b>Balance Requirement to Avoid Maintenance Fee (5)</b>	<b>Balance Tier to Obtain APY</b>	<b>Interest Rate</b>	<b>Annual Percentage Yield</b>
<b>CHECKING AND SAVINGS ACCOUNTS</b> (Minimum to Open is \$1,000 for Checking Accounts and \$500 for Savings Accounts. No minimum opening balance required for the Nonprofit Interest Checking or Attorney-Client Trust)				
Personal Interest Checking	Daily Balance of \$2,500 or an Average Daily Balance of \$10,000	\$0.01 and over	0.10%	<b>0.10%</b>
Personal Savings (3)	Average Daily Balance of \$500	\$0.01 and over	0.25%	<b>0.25%</b>
Personal Overdraft Savings	Average Daily Balance of \$500	\$0.01 and over	0.25%	<b>0.25%</b>
Business Interest Checking (1)	Daily Balance of \$5,000 or an Average Daily Balance of \$10,000	\$0.01 and over	0.10%	<b>0.10%</b>
Premier Nonprofit Interest Checking (1)	N/A	\$5,000.00 and over	0.15%	<b>0.15%</b>
Attorney-Client Trust (2)	N/A	\$0.01 and over	0.10%	<b>0.10%</b>
Business Savings (3)	Average Daily Balance of \$500	\$0.01 and over	0.25%	<b>0.25%</b>
Business Overdraft Savings (1)	Average Daily Balance of \$500	\$0.01 and over	0.25%	<b>0.25%</b>
Corporate Checking	N/A - Flat Fee of \$30 per statement cycle	\$0 - \$49,999	0.10%	<b>0.10%</b>
		\$50,000 - \$99,999	0.10%	<b>0.10%</b>
		\$100,000 +	0.10%	<b>0.10%</b>
<b>MONEY MARKET ACCOUNTS</b> (Minimum to Open is \$2,500)				
	Average Daily Balance of \$5,000	\$0 - \$24,999	0.20%	<b>0.20%</b>
		\$25,000 - \$49,999	0.20%	<b>0.20%</b>
		\$50,000 - \$99,999	0.25%	<b>0.25%</b>
		\$100,000 - \$249,999	0.25%	<b>0.25%</b>
		\$250,000 +	0.25%	<b>0.25%</b>

**FOOTNOTES:**

1. Subject to Eligibility; 2. All interest is reported and sent to the State Bar of California; 3. Transaction Limits Apply; 4. Limited Check Access; 5. Fees could reduce earnings on accounts.

**IMPORTANT NOTE:** This document is to be used in conjunction with other available disclosure information about our accounts. Additional disclosure is available upon request from any Lighthouse Bank employee.

**Please call us at (831) 600-4000 or visit us today for additional information.**

**MEMBER FDIC**



**INTEREST RATE SHEET**

**Annual Percentage Yield (APY) in effect as of January 10, 2017**

<b>Certificates of Deposit <sup>(6)</sup> (Minimum to Open is \$10,000)</b>								
Term	\$0 - \$9,999		\$10,000 - \$49,999		\$50,000 - \$89,999		\$90,000 +	
	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield
30 - 89 days	0.15%	<b>0.15%</b>	0.15%	<b>0.15%</b>	0.15%	<b>0.15%</b>	0.15%	<b>0.15%</b>
90 - 179 days	0.15%	<b>0.15%</b>	0.15%	<b>0.15%</b>	0.15%	<b>0.15%</b>	0.15%	<b>0.15%</b>
180 - 364 days	0.25%	<b>0.25%</b>	0.35%	<b>0.35%</b>	0.35%	<b>0.35%</b>	0.35%	<b>0.35%</b>
12 mo. - 23 mo.	0.35%	<b>0.35%</b>	0.40%	<b>0.40%</b>	0.40%	<b>0.40%</b>	0.40%	<b>0.40%</b>
24 mo. - 35 mo.	0.40%	<b>0.40%</b>	0.50%	<b>0.50%</b>	0.60%	<b>0.60%</b>	0.70%	<b>0.70%</b>
36 mo. - 47 mo.	0.55%	<b>0.55%</b>	0.70%	<b>0.70%</b>	0.90%	<b>0.90%</b>	1.00%	<b>1.01%</b>
48 mo. - 59 mo.	0.65%	<b>0.65%</b>	1.00%	<b>1.01%</b>	1.00%	<b>1.01%</b>	1.15%	<b>1.16%</b>
60 mo.	0.90%	<b>0.90%</b>	1.25%	<b>1.26%</b>	1.25%	<b>1.26%</b>	1.25%	<b>1.26%</b>

<b>IRA Certificates of Deposit <sup>(6)</sup> (Minimum to Open is \$2,000)</b>										
Term	\$0 - \$1,999		\$2,000 - \$9,999		\$10,000 - \$49,999		\$50,000 - \$89,999		\$90,000 +	
	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield
180 - 364 days	0.15%	<b>0.15%</b>	0.15%	<b>0.15%</b>	0.35%	<b>0.35%</b>	0.35%	<b>0.35%</b>	0.35%	<b>0.35%</b>
12 mo. - 23 mo.	0.40%	<b>0.40%</b>	0.40%	<b>0.40%</b>	0.40%	<b>0.40%</b>	0.40%	<b>0.40%</b>	0.40%	<b>0.40%</b>
24 mo. - 35 mo.	0.50%	<b>0.50%</b>	0.50%	<b>0.50%</b>	0.50%	<b>0.50%</b>	0.60%	<b>0.60%</b>	0.70%	<b>0.70%</b>
36 mo. - 47 mo.	0.50%	<b>0.50%</b>	0.50%	<b>0.50%</b>	0.70%	<b>0.70%</b>	0.90%	<b>0.90%</b>	1.00%	<b>1.01%</b>
48 mo. - 59 mo.	0.75%	<b>0.75%</b>	0.75%	<b>0.75%</b>	1.00%	<b>1.01%</b>	1.00%	<b>1.01%</b>	1.15%	<b>1.16%</b>
60 mo.	0.75%	<b>0.75%</b>	0.75%	<b>0.75%</b>	1.25%	<b>1.26%</b>	1.25%	<b>1.26%</b>	1.25%	<b>1.26%</b>

**IMPORTANT INFORMATION FOR ALL ACCOUNT TYPES**

- A) Annual Percentage Yield (APY) is a percentage rate reflecting the total amount of interest paid on an account, based on the interest rate and the frequency of compounding for a 365-day period (366-day period for a leap year).
- B) We use the daily balance method to calculate the interest on your account and determine the minimum daily balance to obtain the APY. This method applies a daily periodic rate to the principal in the account each day.
- C) All Checking, Savings and Money Market Accounts are variable rate accounts. As such, the interest rate and APY on all accounts may change daily at our discretion.

**FOOTNOTES:**

6. Penalty for Early Withdrawal