

Rate Sheet
Mutual of Omaha Bank
Arizona Website
Interest Rates & Annual Percentage Yields (APY)
 Accurate as of 01/05/09

Call (480)-224-8990 in Metro Phoenix or (888) 419-5574 to Obtain Current Rate Information

Interest Checking

| Tiers | Rate | APY |
|-------------------------|-------|-------|
| \$0.00 - 2,499.99 | 0.10% | 0.10% |
| \$2,500.00 - 4,999.99 | 0.35% | 0.35% |
| \$5,000.00 - 9,999.99 | 0.40% | 0.40% |
| \$10,000.00 - 24,999.99 | 0.45% | 0.45% |
| \$25,000.00 - 99,999.99 | 0.50% | 0.50% |
| \$100,000.00 & Above | 0.50% | 0.50% |

Minimum Opening Deposit \$100.00

Investment Checking

| Tiers | Rate | APY |
|-------------------------|-------|-------|
| \$0.00 - 9,999.99 | 0.50% | 0.50% |
| \$10,000.00 - 24,999.99 | 1.19% | 1.20% |
| \$25,000.00 - 49,999.99 | 1.54% | 1.55% |
| \$50,000.00 - 99,999.99 | 1.73% | 1.75% |
| \$1,000,000.00 & Over | 1.78% | 1.80% |

Minimum Opening Deposit \$1,000.00

Prime Checking (Available to Customers 50 & Older)

| Tiers | Rate | APY |
|-------------------------|-------|-------|
| \$0.00 - 2,499.99 | 0.15% | 0.15% |
| \$2,500.00 - 4,999.99 | 0.35% | 0.35% |
| \$5,000.00 - 9,999.99 | 0.40% | 0.40% |
| \$10,000.00 - 24,999.99 | 0.45% | 0.45% |
| \$25,000.00 - 99,999.99 | 0.50% | 0.50% |
| \$100,000.00 & Above | 0.50% | 0.50% |

Minimum Opening Deposit \$100.00

Personal Savings

| Tiers | Rate | APY |
|-------------------------|-------|-------|
| \$0.00 - 2,499.99 | 0.25% | 0.25% |
| \$2,500.00 - 4,999.99 | 0.50% | 0.50% |
| \$5,000.00 - 9,999.99 | 0.55% | 0.55% |
| \$10,000.00 - 24,999.99 | 0.60% | 0.60% |
| \$25,000.00 - 99,999.99 | 0.75% | 0.75% |
| \$100,000.00 & Above | 1.00% | 1.00% |

Minimum Opening Deposit \$100.00

Business Savings

| Tiers | Rate | APY |
|-------------------------------|-------|-------|
| \$0.00 - 2,499.99 | 0.25% | 0.25% |
| \$2,500.00 - 4,999.99 | 0.30% | 0.30% |
| \$5,000.00 - 9,999.99 | 0.45% | 0.45% |
| \$10,000.00 - 24,999.99 | 0.50% | 0.50% |
| \$25,000.00 - 99,999.99 | 0.75% | 0.75% |
| \$100,000.00 - 999,999.99 | 1.00% | 1.00% |
| \$1,000,000.00 - 1,999,999.99 | 1.49% | 1.50% |
| \$2,000,000.00 & Above | 1.98% | 2.00% |

Minimum Opening Deposit \$100.00

Minor Savings (Available to Customers Under 18)

| Tiers | Rate | APY |
|-------------------------|-------|-------|
| \$0.00 - 2,499.99 | 0.15% | 0.15% |
| \$2,500.00 - 4,999.99 | 0.40% | 0.40% |
| \$5,000.00 - 9,999.99 | 0.45% | 0.45% |
| \$10,000.00 - 24,999.99 | 0.50% | 0.50% |
| \$25,000.00 - 99,999.99 | 0.55% | 0.55% |
| \$100,000.00 & Above | 0.60% | 0.60% |

Minimum Opening Deposit \$25.00

Personal Money Market

| Tiers | Rate | APY |
|---------------------------|-------|-------|
| \$0.00 - 9,999.99 | 0.75% | 0.75% |
| \$10,000.00 - 24,999.99 | 0.95% | 0.95% |
| \$25,000.00 - 49,999.99 | 1.19% | 1.20% |
| \$50,000.00 - 99,999.99 | 1.34% | 1.35% |
| \$100,000.00 - 999,999.99 | 1.73% | 1.75% |
| \$1,000,000.00 & Over | 1.98% | 2.00% |

Minimum Opening Deposit \$1,000.00

Business Money Market

| Tiers | Rate | APY |
|-------------------------------|-------|-------|
| \$0.00 - 9,999.99 | 0.60% | 0.60% |
| \$10,000.00 - 24,999.99 | 1.00% | 1.00% |
| \$25,000.00 - 49,999.99 | 1.29% | 1.30% |
| \$50,000.00 - 99,999.99 | 1.54% | 1.55% |
| \$100,000.00 - 999,999.99 | 1.59% | 1.60% |
| \$1,000,000.00 - 1,999,999.99 | 1.59% | 1.60% |
| \$2,000,000.00 & Over | 1.59% | 1.60% |

Minimum Opening Deposit \$1,000.00

Business Plus

| Tiers | Rate | APY |
|-------------------------|-------|-------|
| \$0.00 - 2,499.99 | 0.25% | 0.25% |
| \$2,500.00 - 4,999.99 | 0.25% | 0.25% |
| \$5,000.00 - 9,999.99 | 0.25% | 0.25% |
| \$10,000.00 - 24,999.99 | 0.30% | 0.30% |
| \$25,000.00 - 99,999.99 | 0.40% | 0.40% |
| \$100,000.00 & Above | 0.55% | 0.55% |

Minimum Opening Deposit \$100.00

HSA Checking

| Tiers | Rate | APY |
|-------------------------|-------|-------|
| \$0.01 - 2,499.99 | 0.50% | 0.50% |
| \$2,500.00 - 4,999.99 | 0.75% | 0.75% |
| \$5,000.00 - 9,999.99 | 1.25% | 1.26% |
| \$10,000.00 - 24,999.99 | 1.40% | 1.41% |
| \$25,000.00 - 99,999.99 | 1.40% | 1.41% |
| \$100,000.00 and Above | 1.40% | 1.41% |

FIXED RATE CDs *

| \$2,500.00-9,999.99 | | | \$10,000.00-24,999.99 | | | \$25,000.00-49,999.99 | | |
|---------------------|-------|-------|-----------------------|-------|-------|-----------------------|-------|-------|
| | Rate | APY | | Rate | APY | | Rate | APY |
| 30 Days | 1.39% | 1.40% | 30 Days | 1.39% | 1.40% | 30 Days | 1.39% | 1.40% |
| 60 Days | 1.39% | 1.40% | 60 Days | 1.39% | 1.40% | 60 Days | 1.39% | 1.40% |
| 90 Days | 1.39% | 1.40% | 90 Days | 1.39% | 1.40% | 90 Days | 1.39% | 1.40% |
| 180 Days | 1.83% | 1.85% | 180 Days | 1.83% | 1.85% | 180 Days | 1.83% | 1.85% |
| 12 Months | 2.32% | 2.35% | 12 Months | 2.32% | 2.35% | 12 Months | 2.32% | 2.35% |
| 24 Months | 2.52% | 2.55% | 24 Months | 2.52% | 2.55% | 24 Months | 2.52% | 2.55% |
| 30 Months | 2.52% | 2.55% | 30 Months | 2.52% | 2.55% | 30 Months | 2.52% | 2.55% |
| 36 Months | 2.57% | 2.60% | 36 Months | 2.57% | 2.60% | 36 Months | 2.57% | 2.60% |
| 48 Months | 2.76% | 2.80% | 48 Months | 2.76% | 2.80% | 48 Months | 2.76% | 2.80% |
| 60 Months | 3.00% | 3.05% | 60 Months | 3.00% | 3.05% | 60 Months | 3.00% | 3.05% |

| \$50,000.00-99,999.99 | | | \$100,000.00-499,999.99 | | | \$500,000 & Over | | |
|-----------------------|-------|-------|-------------------------|-------|-------|------------------|-------|-------|
| | Rate | APY | | Rate | APY | | Rate | APY |
| 30 Days | 1.39% | 1.40% | 30 Days | 1.39% | 1.40% | 30 Days | 1.39% | 1.40% |
| 60 Days | 1.39% | 1.40% | 60 Days | 1.39% | 1.40% | 60 Days | 1.39% | 1.40% |
| 90 Days | 1.39% | 1.40% | 90 Days | 1.39% | 1.40% | 90 Days | 1.39% | 1.40% |
| 180 Days | 1.83% | 1.85% | 180 Days | 1.83% | 1.85% | 180 Days | 1.83% | 1.85% |
| 12 Months | 2.32% | 2.35% | 12 Months | 2.32% | 2.35% | 12 Months | 2.32% | 2.35% |
| 24 Months | 2.52% | 2.55% | 24 Months | 2.52% | 2.55% | 24 Months | 2.52% | 2.55% |
| 30 Months | 2.52% | 2.55% | 30 Months | 2.52% | 2.55% | 30 Months | 2.52% | 2.55% |
| 36 Months | 2.57% | 2.60% | 36 Months | 2.57% | 2.60% | 36 Months | 2.57% | 2.60% |
| 48 Months | 2.76% | 2.80% | 48 Months | 2.76% | 2.80% | 48 Months | 2.76% | 2.80% |
| 60 Months | 3.00% | 3.05% | 60 Months | 3.00% | 3.05% | 60 Months | 3.00% | 3.05% |

* For other terms and rates, please call the number listed above

Fixed Rate IRA CD - Includes Traditional, Roth, CESA & SEPP

| Tier | 6 Month | | | 12 Month | | | 18 Month | |
|-------------------------|---------|-------|-------------------------|----------|-------|-------------------------|----------|-------|
| | Rate | APY | | Rate | APY | | Rate | APY |
| \$0.00-9,999.99 | 1.83% | 1.85% | \$0.00-9,999.99 | 2.32% | 2.35% | \$0.00-9,999.99 | 2.32% | 2.35% |
| \$10,000.00-24,999.99 | 1.83% | 1.85% | \$10,000.00-24,999.99 | 2.32% | 2.35% | \$10,000.00-24,999.99 | 2.32% | 2.35% |
| \$25,000.00-49,999.99 | 1.83% | 1.85% | \$25,000.00-49,999.99 | 2.32% | 2.35% | \$25,000.00-49,999.99 | 2.32% | 2.35% |
| \$50,000.00-99,999.99 | 1.83% | 1.85% | \$50,000.00-99,999.99 | 2.32% | 2.35% | \$50,000.00-99,999.99 | 2.32% | 2.35% |
| \$100,000.00-499,999.99 | 1.83% | 1.85% | \$100,000.00-499,999.99 | 2.32% | 2.35% | \$100,000.00-499,999.99 | 2.32% | 2.35% |
| \$500,000.00 & Over | 1.83% | 1.85% | \$500,000.00 & Over | 2.32% | 2.35% | \$500,000.00 & Over | 2.32% | 2.35% |

| Tier | 36 Month | | | 60 Month | | IRA Money Market Savings - Includes Traditional, Roth, CESA & SEPP | | |
|-------------------------|----------|-------|-------------------------|----------|-------|--|-------|-------|
| | Rate | APY | | Rate | APY | Tiers | Rate | APY |
| \$0.00-9,999.99 | 2.57% | 2.60% | \$0.00-9,999.99 | 3.00% | 3.05% | \$0.00 - 9,999.99 | 0.75% | 0.75% |
| \$10,000.00-24,999.99 | 2.57% | 2.60% | \$10,000.00-24,999.99 | 3.00% | 3.05% | \$10,000.00 - 24,999.99 | 0.95% | 0.95% |
| \$25,000.00-49,999.99 | 2.57% | 2.60% | \$25,000.00-49,999.99 | 3.00% | 3.05% | \$25,000.00 - 49,999.99 | 1.19% | 1.20% |
| \$50,000.00-99,999.99 | 2.57% | 2.60% | \$50,000.00-99,999.99 | 3.00% | 3.05% | \$50,000.00 - 99,999.99 | 1.34% | 1.35% |
| \$100,000.00-499,999.99 | 2.57% | 2.60% | \$100,000.00-499,999.99 | 3.00% | 3.05% | \$100,000.00 - 999,999.99 | 1.73% | 1.75% |
| \$500,000.00 & Over | 2.57% | 2.60% | \$500,000.00 & Over | 3.00% | 3.05% | \$1,000,000.00 & Over | 1.98% | 2.00% |

Minimum opening deposit for fixed IRA's is \$500.00.

Minimum Opening Deposit \$100.00

- The illustrated minimum collected balance must be maintained to obtain the disclosed APY for that tier.
- The daily collected balance method is used to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.
- Fees could reduce the earnings on the account.
- Penalty may be imposed for early withdrawal on accounts with stated maturities.
- The interest rate and APY may change after the account opening. APY assumes interest will remain on deposit until maturity.
- Interest on tiered accounts is paid on the full balances.
- MEMBER F.D.I.C.