

Bank \$500,000	Collatorization Agreement	Early Withdrawel Penalty	3 Months		6 Months		9 Months		12 Months	
			Rate	Interest	Rate	Interest	Rate	Interest	Rate	Interest
TD Bank	X	Yes, see below	4.6300%	5,689.64	4.7000%	11,615.09	4.7500%	17,708.78	4.8200%	36,150.00
Union Bank	X	3 months accrued interest			4.7500%	11,737.24			4.7500%	23,750.00
Northfield Bank	X	no penalty			4.8110%	11,883.78	4.6000%	17,152.67	4.4970%	22,485.00

Bank \$750,000	Collatorization Agreement	Early Withdrawel Penalty	3 Months		6 Months		9 Months		12 Months	
			Rate	Interest	Rate	Interest	Rate	Interest	Rate	Interest
TD Bank	X	Yes, see below	4.6300%	11,400.82	4.7000%	17,422.63	4.7500%	26,563.17	4.8200%	24,100.00
Union Bank	X	3 months accrued interest			4.7500%	17,605.86			4.7500%	23,750.00
Northfield Bank	X	no penalty			4.8110%	17,829.33	4.6000%	25,729.00	4.4970%	33,727.50

TD Bank

CD Term	Penalty
7 - 89 days	All Interest
90 days < 1 year	3 months' interest
1 year < 2 years	6 months' interest
2 years < 3 years	9 months' interest
3 years < 4 years	12 months' interest
4 years < 5 years	18 months' interest
5 years +	24 months' interest