

Bank \$500,000	Collatorization Agreement	Early Withdrawel Penalty	3 Months		6 Months		9 Months		12 Months	
			APY	Interest	APY	Interest	APY	Interest	APY	Interest
TD Bank	X	Yes, see below	5.0500%	6,196.36	5.0000%	12,347.54	4.9200%	18,338.80	4.8200%	24,100.00
Northfield	X	no penalty			4.7500%	11,737.24			4.7500%	23,750.00
Union	X	90 days for a 6 month 180 days for a 12 month			4.7690%	11,783.65			4.5600%	22,800.00

Bank \$750,000	Collatorization Agreement	Early Withdrawel Penalty	3 Months		6 Months		9 Months		12 Months	
			APY	Interest	APY	Interest	APY	Interest	APY	Interest
TD Bank	X	Yes, see below	5.0500%	9,294.54	5.0000%	18,521.31	4.9200%	27,508.19	4.8200%	36,150.00
Northfield	X	no penalty			4.7500%	17,605.86			4.7500%	35,625.00
Union	X	90 days for a 6 month 180 days for a 12 month			4.7690%	17,675.47			4.5600%	34,200.00

Bank \$1,000,000	Collatorization Agreement	Early Withdrawel Penalty	3 Months		6 Months		9 Months		12 Months	
			APY	Interest	APY	Interest	APY	Interest	APY	Interest
TD Bank	X	Yes, see below	5.1600%	12,657.64	5.1100%	25,231.68	5.0200%	37,418.55	4.9300%	49,300.00
Northfield	X	no penalty			4.7500%	23,474.47			4.7500%	47,500.00
Union	X	90 days for a 6 month 180 days for a 12 month			4.7690%	23,567.29			4.5600%	45,600.00

Bank \$1,250,000	Collatorization Agreement	Early Withdrawel Penalty	3 Months		6 Months		9 Months		12 Months	
			APY	Interest	APY	Interest	APY	Interest	APY	Interest
TD Bank	X	Yes, see below	5.1600%	15,822.05						

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