

December 1, 2011

BANKERS' BANK OF THE WEST CERTIFICATES OF DEPOSIT

In response to requests from numerous community banks in our market area, Bankers' Bank of the West now offers a **Certificate of Deposit** for U.S. domestic community financial institutions. Information on the product is posted on the BBW website and on the Bankers Internet Data System (BIDS). Basic parameters follow:

- 6-month, 9-month, 12-month, or 18-month terms
- Interest paid quarterly via ACH to any account designated by the customer institution
- Minimum to open: \$50,000
- Withdrawal prior to maturity not permitted
- BBW can arrange for safekeeping of the instrument upon request

To open a CD or obtain more information including current rates, call 1-800-873-4722 or email bbwadjustments@bbwest.com. BBW reserves the right to discontinue or temporarily suspend this product without notice.

Fixed-rate Certificate of Deposit Rates are current as of December 1, 2011		
	Interest Rate	Annual Percentage Yield
6 months	0.25%	0.25%
9 months	0.30%	0.30%
12 months	0.45%	0.45%
18 months	0.50%	0.50%

These rates are effective as of the date listed above and are subject to change at any time.

Member FDIC



BANKERS' BANK OF THE WEST

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