

Deposit Rates

Annual Percentage Yield (APY) as of May 14, 2012.

Product	Interest Rate	APY	Minimum Opening Deposit	Minimum Balance ¹
Interest Checking:				
\$0.01 - \$2,499.99	0.05%	0.05%	\$50.00	\$0.01
\$2,500.00 - \$11,999.99	0.15%	0.15%		\$2,500.00
\$12,000.00 +	0.25%	0.25%		\$12,000.00
Money Market:				
\$0.01 - \$2,499.99	0.05%	0.05%	\$50.00	\$0.01
\$2,500.00 - \$24,999.99	0.25%	0.25%		\$2,500.00
\$25,000.00 - \$249,999.99	0.35%	0.35%		\$25,000.00
\$250,000.00 +	0.65%	0.65%		\$250,000.00
Platinum Money Market:				
\$0.01 - \$24,999.99	0.05%	0.05%	\$50.00	\$0.01
\$25,000.00 - \$99,999.99	0.50%	0.50%		\$25,000.00
\$100,000.00 - \$499,999.99	0.65%	0.65%		\$100,000.00
\$500,000.00 +	0.75%	0.75%		\$500,000.00
Savings:				
\$0.01 +	0.25%	0.25%	\$50.00	\$0.01
WashingtonFirst Kids Savings				
\$0.01 - \$2,499.99	1.49%	1.50%	\$50.00	0.01
\$2,500 +	0.25%	0.25%		
Non-Profit NOW:				
\$0.01 - \$99,999.99	0.05%	0.05%	\$50.00	\$0.01
\$100,000.00 - \$499,999.99	0.25%	0.25%		\$100,000.00
\$500,000.00 - \$999,999.99	0.45%	0.45%		\$500,000.00
\$1,000,000.00 +	0.65%	0.65%		\$1,000,000.00
Certificates of Deposit:				
30-day	0.10%	0.10%	\$1,000.00	\$1,000.00
90-day	0.20%	0.20%	\$1,000.00	\$1,000.00
6-month	0.25%	0.25%	\$1,000.00	\$1,000.00
12-month	0.75%	0.75%	\$1,000.00	\$1,000.00
12-month "Bump Up"	0.40%	0.40%	\$5,000.00	\$5,000.00
12-month – no penalty ²	0.40%	0.40%	\$1,000.00	\$1,000.00
24-month	0.70%	0.70%	\$1,000.00	\$1,000.00
36-month	1.00%	1.00%	\$1,000.00	\$1,000.00
48-month	1.19%	1.20%	\$1,000.00	\$1,000.00
60-month	1.49%	1.50%	\$1,000.00	\$1,000.00
IRA Products:				
IRA Savings	0.25%	0.25%	\$100.00	\$0.01
30-day CD	0.10%	0.10%	\$1,000.00	\$1,000.00
90-day CD	0.20%	0.20%	\$1,000.00	\$1,000.00
6-Month CD	0.25%	0.25%	\$1,000.00	\$1,000.00
12-month CD	0.50%	0.50%	\$1,000.00	\$1,000.00
18-month CD	0.70%	0.70%	\$1,000.00	\$1,000.00
30-month CD	0.85%	0.85%	\$1,000.00	\$1,000.00
60-month CD	1.49%	1.50%	\$1,000.00	\$1,000.00

¹Minimum balance is required to obtain the APY.

²One penalty-free withdrawal allowed after first 14 days.

Please see below for important information regarding FDIC Insurance coverage for transaction accounts.

Except for certificate of deposit accounts, the interest rate and APY may change after the account is opened.

Except for no-penalty CDs, if any portion of the deposit in a CD is withdrawn before the maturity date, early withdrawal penalties will be imposed.

Fees could reduce the earnings on an account. Interest rates and APY's are subject to change at any time, without prior notice.

For current rate information and other products and services please call your **nearest branch**.

Member FDIC

Washington**FIRST**BANK

Notice of Changes in Temporary FDIC Insurance Coverage for Transaction Accounts

All funds in a “noninterest-bearing transaction account” are insured in full by the Federal Deposit Insurance Corporation (FDIC) from December 31, 2010, through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to depositors under the FDIC’s general deposit insurance rules.

The term “noninterest-bearing transaction account” includes a traditional checking account or demand deposit account on which the insured depository institution pays no interest. It does not include other accounts, such as traditional checking or demand deposit accounts that may earn interest, NOW accounts and money-market deposit accounts. It also includes interest on Lawyers Trust Accounts (“IOLTAs”).

For more information about temporary FDIC insurance coverage of transaction accounts, visit www.fdic.gov.

Notice to Noninterest-Bearing Transaction Account Holders

If your funds are currently held in a noninterest-bearing transaction account, certain actions or changes could result in those funds no longer being eligible for the FDIC’s temporary unlimited deposit insurance coverage described above. Such actions or changes include: opening a new account that does not qualify as a “noninterest-bearing transaction account,” changing an account from a “noninterest-bearing transaction account” to another account that does not qualify as a “noninterest-bearing transaction account,” or making a transfer or sweep or authorizing an automated transfer or sweep of funds from a “noninterest-bearing transaction account” to another account that is not eligible for unlimited deposit insurance coverage. Any of these actions or changes that result in your funds being moved into any of the accounts listed on the first page of this rate sheet will cause those funds to no longer be eligible for the FDIC’s temporary unlimited deposit insurance coverage.