

The following is provided for Informational Purposes ONLY. Ask for our Truth in Savings Disclosure for a full disclosure of account terms, fees and other pertinent information.

Type of Account and Term	Interest Rate	Annual Percentage Yield (APY) ²	Min Balance to Obtain APY	Other
Checking, NOW				
20 Red Carpet NOW Checking Plus ^{7,8,9}	Fixed thru 11/01/10⁶	1.240%	1.25%	\$2,500
21 Variable Tiered Rate Following Rate Guarantee Period ⁴	0.500% ³	0.50%	\$2,500	\$1,000 New Money minimum opening deposit; \$15 monthly service fee* on average daily balance below \$5,000
	0.900% ³	0.90%	\$10,000	
	0.600% ³	0.60%	\$50,000	
	0.550% ³	0.55%	\$75,000	
48 Red Carpet NOW Checking ^{4,8}	Fixed thru 11/01/10⁶	0.500%	0.50%	\$1,000
	0.800% ³	0.80%	\$5,000	\$500 Min. Opening Deposit; \$12 monthly service fee* on average daily balance below \$2,500
	0.550% ³	0.55%	\$25,000	
22 NOW ⁴	0.350% ³	0.35%	\$500	
	0.500% ³	0.50%	\$2,500	\$50 minimum opening deposit; \$7.50 monthly service fee* on average daily balance below \$750
	0.400% ³	0.40%	\$25,000	
10 Cent\$-ible Checking	no interest; \$20 min opening deposit; \$4 monthly service fee* on average daily balance below \$400			
15 NJ Consumer Checking	no interest; \$50 min opening deposit; \$3 monthly service fee* on all balances			
Money Market Accounts				
47 Red Carpet Money Market Plus ^{4,7}	Fixed thru 11/01/10⁶	0.500%	0.50%	\$2,500
Variable Tiered Rate Following a Rate Guarantee Period ⁴	0.800% ³	0.80%	\$25,000	\$25,000 New Money minimum opening deposit; \$20 monthly service fee* on daily balance below \$10,000
	1.020% ³	1.02%	\$50,000	
	1.045% ³	1.05%	\$100,000	
	0.600% ³	0.60%	\$10,000	
46 Red Carpet Money Market ⁴	Fixed thru 11/01/10⁶	0.400%	0.40%	\$500
	0.600% ³	0.60%	\$10,000	\$2,500 minimum opening deposit; \$8 monthly service fee* on daily balance below \$500
	0.800% ³	0.80%	\$25,000	
	1.000% ³	1.00%	\$50,000	
	1.010% ³	1.01%	\$75,000	
	1.045% ³	1.05%	\$100,000	
46 sv IRA Money Market Savings	Fixed thru 11/01/10⁶	0.500%	0.50%	\$500
Full relationship customers only	0.600% ³	0.60%	\$5,000	\$500 minimum opening deposit; \$10 monthly service fee* on daily balance below \$5,000
	0.750% ³	0.75%	\$10,000	
	1.000% ³	1.00%	\$25,000	
	1.020% ³	1.02%	\$50,000	
	1.045% ³	1.05%	\$100,000	
Savings				
36 Red Carpet Passbook ^{7,8(a),9}	Fixed thru 11/01/10⁶	1.240%	1.25%	\$2,500
37 Variable Tiered Rate Following Rate Guarantee Period ⁴	0.800% ³	0.80%	\$2,500	\$2,500 New Money minimum opening deposit; \$3 monthly service fee* on daily balance below \$1,000
	0.850% ³	0.85%	\$10,000	
	0.900% ³	0.90%	\$25,000	
30 Red Carpet Statement ^{7,8(a),9}	Fixed thru 11/01/10⁶	1.240%	1.25%	\$2,500
31 Variable Tiered Rate Following Rate Guarantee Period ⁴	0.800% ³	0.80%	\$2,500	\$2,500 New Money minimum opening deposit; \$4 monthly service fee* on daily balance below \$1,000
	0.850% ³	0.85%	\$10,000	
	0.900% ³	0.90%	\$25,000	
32 Passbook ⁴	0.350% ³	0.35%	\$100	\$20 min. opening deposit; \$1.50 monthly service fee* on daily balance below \$100
	0.800% ³	0.80%	\$1,000	
34 Statement ⁴	0.350% ³	0.35%	\$200	\$100 min. opening deposit; \$2.50 monthly service fee* on daily balance below \$200
	0.800% ³	0.80%	\$2,000	
98 Summer Club	1.000%	1.00%	\$5	denominations:\$5,10,20,50,75,100. Simple interest credited at maturity.
Time Deposits [Certificates of Deposit(CD) AND Individual Retirement Accounts (IRA)] A penalty is imposed for early withdrawal of principal.				
70/71 Red Carpet 7 Month CD and IRA CD ¹¹	1.000%	1.00%	\$2,500	\$2,500 New Money minimum opening deposit
76/77 Red Carpet 15 Month CD and IRA CD ¹¹	1.190%	1.20%	\$2,500	
74/75 Red Carpet 25 Month CD and IRA CD ¹¹	1.930%	1.95%	\$2,500	
78/79 Red Carpet 37 Month CD and IRA CD ¹¹	2.280%	2.30%	\$2,500	
58/59 6 Month CD and IRA CD	0.700%	0.70%	\$500	\$500 minimum opening deposit
42/43 9 Month CD and IRA CD	0.950%	0.95%	\$500	
66/67 12 Month CD and IRA CD	1.090%	1.10%	\$500	
52/53 18 Month CD and IRA CD	1.440%	1.45%	\$500	
44/45 24 Month CD and IRA CD	1.730%	1.75%	\$500	
62/63 30 Month CD and IRA CD	1.980%	2.00%	\$500	
68/69 36 Month CD and IRA CD	2.230%	2.25%	\$500	
40/41 42 Month CD and IRA CD	2.470%	2.50%	\$500	
64/65 48 Month CD and IRA CD	2.670%	2.70%	\$500	
84/85 48 Month StepUp ^{12,13} CD and IRA CD	2.490%	2.52%	\$1,000	
60/61 60 Month Cd and IRA CD	2.860%	2.90%	\$500	\$500 min opening deposit
80/81 60 Month StepUp ^{12,13} CD and IRA CD	2.620%	2.65%	\$1,000	\$1,000 min opening deposit
86 60 Month CALLABLE StepUp CD ¹⁴		3.05%	\$10,000	\$10,000 min opening deposit
	Year 1	1.730%		
	Year 2	2.230%		
	Year 3	2.750%		
	Year 4	3.500%		
	Year 5	4.800%		

Interest on Time, Savings and interest bearing NOW Checking accounts is compounded monthly and credited monthly.

- * minimum balance monthly service fee waived for first statement cycle of account opening
- (1) **Minimum Balance**, the amount of Principal in the account each day, also known as Daily Balance.
- (2) The APY is calculated for one year and assumes principal and interest remain on deposit. Fees, if any, may reduce earnings.
- (3) The interest rate on this account is variable. We may change the interest rate without notice, at any time.
- Tiered Account:** (4) Entire current balance earns on the 1st tier. (5) Each earning portion of the balance earns at the rate of the specified tier.
- (6) Rate fixed ONLY for New Accounts opened during this promotion. Rate is variable after Rate guarantee. (7) Must be opened with new money.
- (8) Requires within 45 days of account opening:(a) Qualifying Direct Deposit; or (b) 10 or more monthly third party payments via check, EFT, ACH, Signature based POS, or Online Billpay; or (c) Auto Pay to a Gibraltar Home Loan.
- (9) Maximum account balance \$50,000 during promotional rate period
- (10) Fixed/Guaranteed Rate for New Accounts applicable ONLY when opened during a Fixed/Guaranteed Rate Promotion offering on rate sheet
- (11) Must be opened with New Money. CD automatically renews at first maturity to the next higher term standard term account
- (12) Reset your rate in the future to a higher published Gibraltar Standard CD rate of same term, with the following limitations:

	48-Month StepUP	60-Month StepUP
You may reset 9 months after acct opening and no sooner than 9 months from a prior reset, a total # of resets of:	one (1) time	two (2) times
Rate Change Cap: The new rate may not exceed either 1) the published Standard CD rate at time of StepUp or 2) your current rate PLUS the Rate Change Margin of:	0.600%	0.600%
Rate Cap. The maximum rate paid on your account equals the Initial Rate PLUS the Rate Cap Margin of:	0.600%	1.050%
- (13) CD automatically renews at first maturity to a standard CD account of same term or next lower term if same term not offered.
- (14) Non-callable in the first 30 months, callable quarterly thereafter. Significant Penalty for early withdrawal of Principal, however, you may make after the no-call period, a one-time emergency funds principal withdrawal not to exceed the lesser of 10% of principal or \$10,000, provided the remaining principal balance on the account does not fall below \$10,000. Quoted rate StepUps and emergency withdrawal provision guaranteed for new accts opened during this promotion if not called (maturity date is accelerated to the call date). CD automatically converts to a regular passbook when called or upon full term maturity. Prior notice will be given in either case.

Member FDIC. Deposits insured by the Federal Deposit Insurance Corporation to at least \$250,000 for each depositor.

