



1-888-734-4567

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer. Please contact us for further information about applicable fees and terms.

Interest Rates and Annual Percentage Yields are current as of February 6, 2012

Checking and Money Market Products	Daily Balances	Minimum Opening Deposit	Rate	APY
COMMUNITY CHECKING^a	up to \$24,999.99	n/a	0.10%	0.10%
	\$25,000.00 and up		0.15%	0.15%
ASSOCIATION MONEY MARKET^a	up to \$9,999.99	n/a	0.25%	0.25%
	\$10,000.00 - \$24,999.99		0.25%	0.25%
	\$25,000.00 - \$49,999.99		0.35%	0.35%
	\$50,000.00 - \$99,999.99		0.45%	0.45%
	\$100,000.00 and up		0.50%	0.50%
BUSINESS CHECKING^b	n/a	n/a	n/a	n/a

Certificate Accounts Products	Minimum Balance ^d	Associate Rates ^c		Regular Rates		Flex CD ^f	
		Rate	APY	Rate	APY	Rate	APY
12 MONTH CD^e	\$5,000.00	0.70%	0.70%	0.60%	0.60%	0.45%	0.45%
	\$25,000.00	0.70%	0.70%	0.60%	0.60%	0.45%	0.45%
	\$100,000.00	0.70%	0.70%	0.60%	0.60%	0.45%	0.45%
	CDARS Account (52-week term)	0.50%	0.50%	0.50%	0.50%		
9 MONTH CD^e	\$5,000.00	0.60%	0.60%	0.50%	0.50%	0.30%	0.30%
	\$25,000.00	0.60%	0.60%	0.50%	0.50%	0.30%	0.30%
	\$100,000.00	0.60%	0.60%	0.50%	0.50%	0.30%	0.30%
6 MONTH CD^e	\$5,000.00	0.55%	0.55%	0.45%	0.45%	0.25%	0.25%
	\$25,000.00	0.55%	0.55%	0.45%	0.45%	0.25%	0.25%
	\$100,000.00	0.55%	0.55%	0.45%	0.45%	0.25%	0.25%
	CDARS Account (26-week term)	0.35%	0.35%	0.35%	0.35%		
3 MONTH CD^e	\$5,000.00	0.30%	0.30%	0.20%	0.20%		
	\$25,000.00	0.30%	0.30%	0.20%	0.20%		
	\$100,000.00	0.30%	0.30%	0.20%	0.20%		
	CDARS Account (13-week term)	0.20%	0.20%	0.10%	0.10%		
30 Day CD^e	\$5,000.00	0.30%	0.30%	0.20%	0.20%		
	\$25,000.00	0.30%	0.30%	0.20%	0.20%		
	\$100,000.00	0.30%	0.30%	0.20%	0.20%		
	CDARS Account (4-week term)	0.15%	0.15%	0.10%	0.10%		

For terms longer than 12-months, please call for rates.

Notes

- a) The interest rate and annual percentage yield may change after account opening. These rates are only available for AAFS customers and community associations.
- b) This account is non-interest bearing.
- c) To be eligible for the Associate Rate, the Association/Management Company must maintain a banking relationship with Alliance Association Financial Services. A banking relationship may include operating accounts and/or lockbox services in addition to CD accounts.
- d) Minimum Balance is the minimum daily balance (amount of the principal in the account each day) and minimum opening balance, which must be met to attain Annual Percentage Yield.
- e) A penalty may be imposed for early withdrawal; fees may reduce earnings on the account.
- f) Flex CDs allow for one withdrawal every 30 days without penalty (excluding the first 7 days of the term) not to exceed 50% of the opening balance; additional deposits can be made in increments of \$5,000 during the term of the CD.

Bank of Nevada - MEMBER FDIC

Alliance Association Financial Services is a division of Bank of Nevada which is an affiliate of Western Alliance Bancorporation. These services are provided by the affiliate banks of Western Alliance Bancorporation: Bank of Nevada, Torrey Pines Bank and Western Alliance Bank. Each affiliate is a member of the FDIC.