

Personal Savings Accounts *

EFFECTIVE: August 1, 2008

Products	Rate		Minimum Balance	Minimum Balance
	Rate	APY **	to Earn APY **	to Open Account
Simple Savings*	0.50%	0.50%	\$200	\$50
Looney Tunes Kids Club	0.75%	0.75%	\$0	\$5

* Terms \$5 Service Charge with balance below \$200

Interest Rates (Rate) are subject to change without Notice

Personal Money Market Accounts *

EFFECTIVE: August 1, 2008

Products	Rate		Minimum Balance	Minimum Balance
	Rate	APY **	to Earn APY **	to Open Account
Universal MMDA (1)	2.20%	2.22%	\$100,000	\$1,000
	1.85%	1.87%	\$50,000	\$1,000
	0.90%	0.90%	\$10,000	\$1,000
	0.40%	0.40%	\$1,000	\$1,000

(1) \$9 Service Charge with balance below \$1,000

Fees may reduce earnings on all accounts

All rates may change after account is opened

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Personal Checking Accounts *

EFFECTIVE: August 1, 2008

Products	Rate		Minimum Balance	Minimum Balance
	Rate	APY **	to Earn APY **	to Open Account
Power Package Checking				
Opt 1- Power Investment Package (1)	2.75%	2.79%	\$10,000	\$0.00
Opt 2- Power MMDA Package (2)	2.75%	2.79%	\$10,000	\$0.00
Relationship Checking (3)	1.25%	1.26%	\$500,000	\$1,000
	0.90%	0.90%	\$50,000	\$1,000
	0.75%	0.75%	\$10,000	\$1,000
	0.25%	0.25%	\$1,000	\$1,000
Universal Checking	0.75%	0.75%	\$10,000	\$100
	0.25%	0.25%	\$1,000	\$100
Super Checking	0.25%	0.25%	\$1,000	\$100
	0.15%	0.15%	\$5	\$100

(1) \$18 Service Charge with balance under \$10,000

(2) \$18 Service Charge with balance under \$10,000

(3) \$9 Service Charge with balance below \$1,000

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IRA CD Tiered Rate Accounts *

EFFECTIVE: August 1, 2008

Products	Rate	APY **	Minimum Balance to Earn APY **	Minimum Balance to Open Account
Fixed IRA				
18 Month Fixed IRA	3.10%	3.15%	\$95,000	\$100
	3.10%	3.15%	\$100	\$100
24 Month Fixed IRA	3.25%	3.30%	\$95,000	\$500
	3.25%	3.30%	\$500	\$500
36 Month Fixed IRA	3.55%	3.61%	\$95,000	\$500
	3.55%	3.61%	\$500	\$500
60 Month Fixed IRA	3.80%	3.87%	\$95,000	\$500
	3.80%	3.87%	\$500	\$500
Float IRA				
18 Month Float IRA	3.15%	3.20%	\$95,000	\$95,000
	3.15%	3.20%	\$100	\$100
24 Month Float IRA	3.30%	3.35%	\$95,000	\$95,000
	3.30%	3.35%	\$500	\$500
36 Month Float IRA	3.60%	3.67%	\$95,000	\$95,000
	3.60%	3.67%	\$500	\$500
60 Month Float IRA	3.85%	3.92%	\$95,000	\$95,000
	3.85%	3.92%	\$500	\$500

*** TERMS:**

A Penalty will be imposed for early withdrawals

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Certificates of Deposit Rates *

EFFECTIVE: August 1, 2008

Products	Rate		Minimum Balance	Minimum Balance
	Rate	APY **	to Earn APY **	to Open Account
91 Day CD	2.55%	2.58%	\$500	\$1,000
	2.75%	2.78%	\$10,000	\$1,000
182 Day CD	2.60%	2.63%	\$500	\$1,000
	2.80%	2.84%	\$10,000	\$1,000
9 Month CD	2.60%	2.63%	\$500	\$1,000
	2.80%	2.84%	\$10,000	\$1,000
12 Month CD	2.80%	2.84%	\$500	\$1,000
	3.00%	3.05%	\$10,000	\$1,000
18 Month CD	3.10%	3.15%	\$500	\$1,000
	3.30%	3.35%	\$10,000	\$1,000
24 Month CD	3.25%	3.30%	\$500	\$1,000
	3.45%	3.51%	\$10,000	\$1,000
36 Month CD	3.55%	3.61%	\$500	\$1,000
	3.75%	3.82%	\$10,000	\$1,000
48 Month CD	3.60%	3.67%	\$500	\$1,000
	3.80%	3.87%	\$10,000	\$1,000
60 Month CD	3.80%	3.87%	\$500	\$1,000
	4.00%	4.08%	\$10,000	\$1,000

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EFFECTIVE: August 1, 2008

Products	Rate		Minimum Balance	Minimum Balance
	Rate	APY **	to Earn APY **	to Open Account
Jumbo	0.00%	0.00%	\$95,000	\$95,000
1 Month	2.30%	2.33%	\$95,000	\$95,000
2 Month	2.40%	2.43%	\$95,000	\$95,000
3 Month	2.85%	2.89%	\$95,000	\$95,000
6 Month	2.90%	2.94%	\$95,000	\$95,000
9 Month	2.90%	2.94%	\$95,000	\$95,000
12 Month	3.10%	3.15%	\$95,000	\$95,000
18 Month	3.40%	3.46%	\$95,000	\$95,000
36 Month	3.85%	3.92%	\$95,000	\$95,000
48 Month	3.90%	3.98%	\$95,000	\$95,000
60 Month	4.10%	4.18%	\$95,000	\$95,000

*** TERMS:**

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Business Money Market Accounts *

EFFECTIVE: August 1, 2008

Products	Rate	APY **	Minimum Balance to Earn APY **	Minimum Balance to Open Account
	Business MMDA High Yield	3.00%	3.05%	\$500,000
	2.50%	2.53%	\$250,000	\$3,000
	2.00%	2.02%	\$100,000	\$3,000
	1.75%	1.77%	\$10,000	\$3,000
	0.90%	0.91%	\$3,000	\$3,000

Business Investment Accounts *

EFFECTIVE: August 1, 2008

Products	Rate	APY **	Minimum Balance to Earn APY **	Minimum Balance to Open Account
	Repo Money Manager	0.50%	0.50%	\$25,000
	0.25%	0.25%	\$5,000	\$5,000
Repo High Yield	1.65%	1.66%	\$2,500,000	\$5,000
	1.40%	1.41%	\$1,000,000	\$5,000
	1.00%	1.01%	\$500,000	\$5,000
	0.50%	0.50%	\$100,000	\$5,000
	0.25%	0.25%	\$25,000	\$5,000
	0.10%	0.10%	\$5,000	\$5,000

*** TERMS:**

Fees may reduce earnings on all accounts

All rates may change after account is opened

Interest Rates (Rate) are subject to change without Notice**Business Checking Accounts ***

EFFECTIVE: August 1, 2008

Products	Rate	APY **	Minimum Balance to Earn APY **	Minimum Balance to Open Account
	Business Interest Checking	1.25%	1.26%	\$500,000
	1.00%	1.01%	\$100,000	\$100
	0.75%	0.75%	\$25,000	\$100
	0.50%	0.50%	\$5,000	\$100
	0.35%	0.35%	\$2,500	\$100
	0.30%	0.30%	\$1,000	\$100
	0.25%	0.25%	\$100	\$100
Small Business Checking	0.00%	0.00%	\$0	\$100
Business Checking	0.00%	0.00%	\$0	\$100
Premium Business Checking (1)	1.70%	1.71%	\$0	\$100
IOLTA - MD (2)	1.10%	1.11%	\$5	\$100
IOLTA - DC & VA (3)	0.25%	0.25%	\$5	\$100
MAHT (4)	0.25%	0.25%	\$5	\$100

*** TERMS:**

(1) Non-Interest Bearing, Earnings credit only

(2) Lawyer Trust (MD)

(3) Lawyer Trust (DC & Virginia)

(4) Affordable Housing Trust (MD)

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