

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	Min Balance to Obtain APY	Other	
Checking, NOW					
20 Red Carpet NOW Checking Plus ^{7,8,9} Fixed thru 11/01/10 ⁶	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	
	0.800% ³	0.80%	\$10,000		
	0.600% ³	0.60%	\$50,000		
	0.550% ³	0.55%	\$75,000		
48 Red Carpet NOW Checking ^{4,8}	0.500% ³	0.50%	\$1,000	\$500 Min. Opening Deposit; \$12 monthly service fee* on average daily balance below \$2,500	
	0.700% ³	0.70%	\$5,000		
	0.550% ³	0.55%	\$25,000		
22 NOW ⁴	0.350% ³	0.35%	\$500	\$50 minimum opening deposit; \$7.50 monthly service fee* on average daily balance below \$750	
	0.500% ³	0.50%	\$2,500		
	0.400% ³	0.40%	\$25,000		
10 Cent\$-ible Checking	; \$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} Variable Tiered Rate Following a Rate Guarantee Period ⁴	0.500% ³	0.50%	\$2,500	\$25,000 New Money minimum opening deposit; \$20 monthly service fee* on daily balance below \$10,000	
	0.750% ³	0.75%	\$25,000		
	0.900% ³	0.90%	\$50,000		
	1.010% ³	1.01%	\$100,000		
46 Red Carpet Money Market ⁴	0.350% ³	0.35%	\$500	\$2,500 minimum opening deposit; \$8 monthly service fee* on daily balance below \$500	
	0.550% ³	0.55%	\$10,000		
	0.700% ³	0.70%	\$25,000		
	0.800% ³	0.80%	\$50,000		
	0.950% ³	0.95%	\$75,000		
46 sv IRA Money Market Savings <i>Full relationship customers only</i>	0.350% ³	0.35%	\$500	\$500 minimum opening deposit; \$10 monthly service fee* on daily balance below \$5,000	
	0.450% ³	0.45%	\$5,000		
	0.550% ³	0.55%	\$10,000		
	0.750% ³	0.75%	\$25,000		
	1.000% ³	1.00%	\$50,000		
	1.010% ³	1.01%	\$100,000		
Savings					
36 Red Carpet Passbook ^{7,8(a),9} Fixed thru 11/01/10 ⁶	1.240%	1.25%	\$2,500	\$2,500 New Money minimum opening deposit; \$3 monthly service fee* on daily balance below \$1,000	
37 Variable Tiered Rate Following Rate Guarantee Period ⁴	0.700% ³	0.70%	\$2,500		
	0.720% ³	0.72%	\$10,000		
	0.800% ³	0.80%	\$25,000		
30 Red Carpet Statement ^{7,8(a),9} Fixed thru 11/01/10 ⁶	1.240%	1.25%	\$2,500	\$2,500 New Money minimum opening deposit; \$4 monthly service fee* on daily balance below \$1,000	
31 Variable Tiered Rate Following Rate Guarantee Period ⁴	0.700% ³	0.70%	\$2,500		
	0.720% ³	0.72%	\$10,000		
	0.800% ³	0.80%	\$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	
	0.700% ³	0.70%	\$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	
	0.700% ³	0.70%	\$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 CD and IRA CD ¹¹ 7 Month	0.750%	0.75%	\$2,500	\$2,500 New Money minimum opening deposit	
76/77 Red Carpet CD and IRA CD ¹¹ 15 Month	1.050%	1.06%	\$2,500		
74/75 Red Carpet CD and IRA CD ¹¹ 25 Month	1.500%	1.51%	\$2,500		
78/79 Red Carpet CD and IRA CD ¹¹ 37 Month	1.990%	2.01%	\$2,500		
58/59 CD and IRA CD 6 Month	0.600%	0.60%	\$500		
42/43 CD and IRA CD 9 Month	0.750%	0.75%	\$500	\$500 minimum opening deposit	
66/67 CD and IRA CD 12 Month	1.000%	1.00%	\$500		
52/53 CD and IRA CD 18 Month	1.100%	1.11%	\$500		
44/45 CD and IRA CD 24 Month	1.440%	1.45%	\$500		
62/63 CD and IRA CD 30 Month	1.500%	1.51%	\$500		
68/69 CD and IRA CD 36 Month	1.750%	1.76%	\$500		
40/41 CD and IRA CD 42 Month	1.980%	2.00%	\$500		
64/65 CD and IRA CD 48 Month	2.240%	2.26%	\$500		
84/85 StepUp ^{12,13} CD and IRA CD 48 Month	1.980%	2.00%	\$1,000		\$1,000 min opening deposit
60/61 CD and IRA CD 60 Month	2.480%	2.51%	\$500		\$500 min opening deposit
80/81 StepUp ^{12,13} CD and IRA CD 60 Month	2.180%	2.20%	\$1,000	\$1,000 min opening deposit	
86 CALLABLE StepUp CD ¹⁴ 60 Month		2.80%	\$10,000	\$10,000 min opening deposit	
	Year 1	1.440%			
	Year 2	1.750%			
	Year 3	2.440%			
	Year 4	3.250%			
	Year 5	4.900%			

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 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 shee

(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%	1.000%

(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) When the Bank calls a CD, the maturity date is accelerated to the call date. 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. 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.



Telephone Banking 24/7 at
201-447-3600