



PATRIOT BANK MINNESOTA

DEPOSIT RATES

CURRENT AS OF 12/05/2011

INTEREST RATES AND ANNUAL PERCENTAGE YIELDS ARE SUBJECT TO CHANGE AT OUR DISCRETION AT ANY TIME

CERTIFICATES OF DEPOSIT^{1,5}	INTEREST RATE	ANNUAL PERCENTAGE YIELD	EARLY WITHDRAWAL PENALTY
Minimum of \$1,000.00			
Gold Mine 5 Year ARC ²	1.50%	1.51%	3 Months Interest
Gold Mine 3 Year ARC ²	1.00%	1.00%	3 Months Interest
Minimum of \$100.00			
24 Month ARC ³	0.60%	0.60%	3 Months Interest
18 Month	0.50%	0.50%	3 Months Interest
12 Month	0.50%	0.50%	1 Months Interest
182 Day	0.30%	0.30%	1 Months Interest
91 Day	0.20%	0.20%	1 Months Interest
Minimum of \$1,000.00			
Gold Mine 5 Year IRA ARC ²	1.50%	1.51%	3 Months Interest
Gold Mine 3 Year IRA ARC ²	1.00%	1.00%	3 Months Interest
Minimum of \$100.00			
24 Month IRA ARC ³	0.60%	0.60%	3 Months Interest
18 Month IRA	0.50%	0.50%	3 Months Interest
12 Month IRA	0.50%	0.50%	1 Months Interest
182 Day IRA	0.30%	0.30%	1 Months Interest
91 Day IRA	0.20%	0.20%	1 Months Interest

INTEREST BEARING ACCOUNTS^{4,5}

The interest rate and annual percentage yield on these interest bearing accounts may change at our discretion at any time after the account is opened.

Regular Checking plus Interest (\$100 minimum opening deposit)

	INTEREST RATE	ANNUAL PERCENTAGE YIELD
Tier 1 \$0 - \$399	No Interest Earned	
Tier 2 \$400 - \$4,999	0.05%	0.05%
Tier 3 \$5,000 - \$14,999	0.075%	0.075%
Tier 4 \$15,000 and Over	0.10%	0.10%

Gold Club, Platinum Club and Not For Profit Checking Accounts (\$100 minimum opening deposit)

Tier 1 \$0 - \$4,999	0.05%	0.05%
Tier 2 \$5,000 - \$14,999	0.075%	0.075%
Tier 3 \$15,000 and Over	0.10%	0.10%

Corporate Money Market Account (\$100 minimum opening deposit)

Tier 1 \$0 - \$9,999	0.10%	0.10%
Tier 2 \$10,000 - \$49,999	0.20%	0.20%
Tier 3 \$50,000 - \$99,999	0.35%	0.35%
Tier 4 \$100,000 and Over	0.50%	0.50%

Personal Money Market Account (\$2,500 minimum opening deposit)

Tier 1 \$0 - \$2,499	0.05%	0.05%
Tier 2 \$2,500 - \$9,999	0.15%	0.15%
Tier 3 \$10,000 - \$49,999	0.20%	0.20%
Tier 4 \$50,000 & over	0.45%	0.45%

Savings Accounts

Commercial and Regular Savings (\$50 opening deposit)	0.10%	0.10%
Looney Tunes Savings Club (\$25 opening deposit)	0.10%	0.10%
Christmas Club Savings (\$50 opening deposit)	0.10%	0.10%

Health Savings Account (\$50 minimum opening deposit)

Tier 1 \$0 - \$1,499	0.10%	0.10%
Tier 2 \$1,500 - \$24,999	0.20%	0.20%
Tier 3 \$25,000 and Over	0.35%	0.35%

¹Early withdrawal penalties may apply as applicable.

²The rate may be adjusted twice during the term of the Gold Mine (Adjustable Rate Certificate (ARC)) Certificate.

³The rate may be adjusted once during the term of this Adjustable Rate Certificate (ARC)

⁴For our Jumbo Rates, contact Deanna Guetter or John Milbauer at (651) 785-9320 or email us at patriotbank@PBMinn.com

⁵Monthly maintenance fees and service charge fees could reduce the earnings on your account. Please contact one of our Personal Bankers for further information about applicable fees and terms.

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