

CAP - GIA and GII
Effective August 26, 2010

GUARANTEE PERIODS		Band 1 up to \$24,999	Band 2 \$25,000 to \$74,999	Band 3 \$75,000 to \$499,999	Effective date
DIA and RIB (daily rate)		0.250%	No banding		5-Feb-09
30 - 59 days	ANNUAL MONTHLY	0.275% 0.270%	No banding		28-Oct-09
60 - 89 days	ANNUAL MONTHLY	0.275% 0.270%	No banding		12-Jul-10
90 - 179 days	ANNUAL MONTHLY	0.300% 0.290%	No banding		28-Oct-09
180 - 364 days	ANNUAL MONTHLY	0.350% 0.340%	No banding		12-Jul-10
1 year 0 days to 1 year 182 days	ANNUAL MONTHLY	0.450% 0.450%	0.575% 0.570%	0.700% 0.700%	12-Jul-10
1 year 183 days to 2 years 182 days	ANNUAL MONTHLY	1.450% 1.440%	1.575% 1.560%	1.700% 1.690%	13-Aug-10
2 years 183 days to 3 years 182 days	ANNUAL MONTHLY	1.750% 1.740%	1.875% 1.860%	2.000% 1.980%	26-Aug-10
3 years 183 days to 4 years 182 days	ANNUAL MONTHLY	2.050% 2.030%	2.175% 2.150%	2.300% 2.280%	26-Aug-10
4 years 183 days to 5 years 182 days	ANNUAL MONTHLY	2.350% 2.330%	2.475% 2.450%	2.600% 2.570%	26-Aug-10
5 years 183 days to 6 years 182 days	ANNUAL MONTHLY	2.700% 2.670%	2.825% 2.790%	2.950% 2.910%	26-Aug-10
6 years 183 days to 7 years 182 days	ANNUAL MONTHLY	2.700% 2.670%	2.825% 2.790%	2.950% 2.910%	26-Aug-10
7 years 183 days to 8 years 182 days	ANNUAL MONTHLY	2.700% 2.670%	2.825% 2.790%	2.950% 2.910%	26-Aug-10
8 years 183 days to 9 years 182 days	ANNUAL MONTHLY	2.700% 2.670%	2.825% 2.790%	2.950% 2.910%	26-Aug-10
9 years 183 days to 10 years 182 days	ANNUAL MONTHLY	2.700% 2.670%	2.825% 2.790%	2.950% 2.910%	26-Aug-10
GIRC RENEWALS		2.750%	3.000%	3.250%	26-Aug-10
ADDITIONAL DEPOSITS		2.250%	2.500%	2.750%	26-Aug-10

****PLEASE NOTE** THE COMPANY RESERVES THE RIGHT TO CHANGE RATES WITHOUT NOTICE.**

Rates quoted for 2 years or more are valid for maturities on any day 182 days before or 182 days after the yearly rate.

For Example: The 5 year rate applies for 4 years 183 days (182 days before the yearly rate) to 5 years 182 days (182 days after the yearly rate).

MONTHLY rates apply to monthly payment GII only.

Helping people achieve more™