

CITY BANK
Interest Rates Schedule
Effective Date: November 11, 2003

	Rate	APY
Value Checking	0.00%	0.00%
City Checking	1.25%	1.27%
Prestige Checking	1.25%	1.27%
Golden Checking	1.50%	1.55%
Regular Savings	1.75%	1.90%
Young Savers	1.75%	1.90%
Christmas Club	1.75%	1.90%
Money Market—Tier I	2.25%	2.30%
Money Market—Tier II	2.50%	2.60%
Money Market—Tier III	2.75%	2.80%
Money Market—Tier IV	3.00%	3.10%
CD—6 month	2.25%	2.50%
CD—1 year	2.35%	2.65%
CD—2 year	2.45%	2.70%
year	2.50%	2.75%

Table 80-38