BROOKHAVEN BANK

Member FDIC

10/15/12

Consumer Accounts						
TIERS	FREE INTEREST CHECKING		REWARDS CHECKING		PERSONAL MONEY MARKET (MMA)	
	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY
$0-999	-----	-----	0.10%	0.10%	-----	-----
$1,000-$9,999	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
$10,000-$24,999	0.15%	0.15%	0.15%	0.15%	0.15%	0.15%
$25,000-$49,999	0.20%	0.20%	0.20%	0.20%	0.25%	0.25%
$50,000-$99,999	0.20%	0.20%	0.20%	0.20%	0.25%	0.25%
$100,000+	0.20%	0.20%	0.20%	0.20%	0.25%	0.25%

Business Accounts					
TIERS	INTEREST BUSINESS		TIERS	BUSINESS MONEY MARKET	
	Interest Rate	APY		Interest Rate	APY
$0-999	0.05%	0.05%	$5,000-$49,999	0.10%	0.10%
$1,000-$9,999	0.05%	0.05%	$50,000-$99,999	0.15%	0.15%
$10,000-$24,999	0.05%	0.05%	$100,000-$249,999	0.20%	0.20%
$25,000-$49,999	0.10%	0.10%	$250,000-$499,999	0.25%	0.25%
$50,000-$99,999	0.10%	0.10%	$500,000+	0.30%	0.30%
$100,000+	0.15%	0.15%			

CD/IRA** Accounts		
TYPE	Interest Rate	APY
90 Day/3 Month	0.20%	0.20%
182 Day/6 Month	0.30%	0.30%
9 Month	0.40%	0.40%
12 Month	0.50%	0.50%
18 Month	0.60%	0.60%
24 Month	0.75%	0.75%
36 Month	0.95%	0.95%
48 Month	1.00%	1.00%
60 Month	1.24%	1.25%

*ELITE.CHECKING - Consumer Only		
TYPE	Interest Rate	APY
$0- $15,000	0.30%	0.30%
$15,000.01+	0.15%	0.15%

ANALYSIS: 0.40% EARNINGS CREDIT

SWEEP/REPO ACCOUNT: 0.10%

IOLTA: Rate & APY 0.25% (no tiers)

PRIME RATE: 3.25%

PERSONAL SAVINGS:

Annual Percentage Yield of **0.25%**, interest rate of **0.25%** The rate may change after the account is opened. Fees may reduce earnings. APY is effective as of the date shown above. The opening minimum deposit for consumer savings accounts is $25.

APY=Annual Percentage yield

Compounding: ELITE.CHECKING, Free Interest Checking, Rewards Checking, Money Market Accounts, and Business Checking Accounts earn interest daily and that interest credits monthly. Savings accounts earn interest daily and interest is credited quarterly.

All Interest Bearing Accounts: Annual Percentage Yield is accurate as of the date shown above and can be changed at any time without notice. The rate may change after the account is opened. Interest rates are set at the discretion of Brookhaven Bank. A withdrawal will reduce earnings. Fees may also reduce earnings. For all checking accounts the minimum opening deposit is $100.

Certificates of Deposit/IRA'S: Annual Percentage Yield is accurate as of date shown above. Penalties may be imposed for early withdrawal. The annual percentage yield assumes interest will remain on deposit until maturity and a withdrawal of interest will reduce earnings. For CD terms 90 days or less, interest is compounded and credited at maturity. All other CD terms are compounded daily and credited quarterly. Minimum opening deposit for CD accounts is $500. The minimum amount to earn the APY is $500. **IRA's are only available for one year terms or greater.

***No new ELITE.CHECKING accounts will be opened after 6-30-2011.**