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 1311 East 57th Street, Chicago, Illinois 60637

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 www.hydeparkbank.net

Business Accounts

Deposit Rates in Effect May 12, 2012 Through May 18, 2012¹

| | Minimum Deposit to Open Account | Minimum Balance to Obtain APY ² | Interest Rate | APY ² |
|---------------------------------|---------------------------------|--|---------------|------------------|
| CHECKING³ | | | | |
| Sole Proprietor NOW Checking | \$1,500 | \$2,000 | 0.01% | 0.01% |
| Not for Profit NOW Checking | \$1,500 | \$2,000 | 0.01% | 0.01% |
| SAVINGS³ | | | | |
| Business Savings | \$1,000 | None | 0.01% | 0.01% |
| MONEY MARKET³ | | | | |
| Money Market Account | | | | |
| \$2,500 - \$14,999 | \$2,500 | \$2,500 | 0.01% | 0.01% |
| \$15,000 and above | \$2,500 | \$15,000 | 0.05% | 0.05% |
| Market Index Account | | | | |
| \$2,500 - \$14,999 | \$25,000 | \$2,500 | 0.05% | 0.05% |
| \$15,000 - \$24,999 | \$25,000 | \$15,000 | 0.10% | 0.10% |
| \$25,000 - \$249,999 | \$25,000 | \$25,000 | 0.20% | 0.20% |
| \$250,000 and above | \$25,000 | \$250,000 | 0.35% | 0.35% |
| HPB Select ⁴ | | | | |
| \$2,500 - \$24,999 | \$10,000 | \$2,500 | 0.05% | 0.05% |
| \$25,000 - \$49,999 | \$10,000 | \$25,000 | 0.10% | 0.10% |
| \$50,000 - \$99,999 | \$10,000 | \$50,000 | 0.20% | 0.20% |
| \$100,000 - \$249,000 | \$10,000 | \$100,000 | 0.30% | 0.30% |
| \$250,000 and above | \$10,000 | \$250,000 | 0.35% | 0.35% |

1. Consult a Personal Banker for complete terms and conditions.

2. APY (Annual Percentage Yield) assumes monthly compounding of interest for NOW Checking, Select Checking, savings and money market accounts, and quarterly compounding of interest for certificates of deposit with maturities of one year or more. Certificates of deposit with maturities of less than one year pay interest at maturity and do not compound. Services charges and/or fees may reduce the earnings on the account.

3. Variable rates are subject to change without notice.

4. Business HPB Select will be converted to a Business Market Index account and earn the current Business Market Index account rate if the combined ledger balance between checking, savings, money market, and CD accounts falls below \$100,000. At the customer's request, the account can be returned to a Business HPB Select account when combined balances again meet or exceed \$100,000.

Hyde Park Bank Business Accounts
Deposit Rates in Effect May 12, 2012 Through May 18, 2012¹