



CDARS Rates

11/19/09-11/25/09

Provided by Sovereign Investment Sales

| CDARS | 4-wk | 13-wk | 26-wk | 52-wk | 2Y | 3Y | 5Y |
|----------------------|--------|--------|--------|--------|--------|--------|--------|
| 100,000-249,999 | 0.100% | 0.160% | 0.250% | 0.550% | 1.300% | 1.900% | 2.750% |
| 250,000-499,999 | 0.130% | 0.180% | 0.250% | 0.550% | 1.300% | 1.950% | 2.750% |
| 500,000-999,999 | 0.130% | 0.180% | 0.250% | 0.550% | 1.350% | 1.950% | N/A |
| 1,000,000-4,999,999 | 0.160% | 0.210% | 0.280% | 0.580% | 1.350% | 1.950% | N/A |
| 5,000,000-10,000,000 | 0.160% | 0.210% | 0.280% | 0.580% | N/A | N/A | N/A |

The above rates are indicative of current levels; placement of funds is subject to availability. CDARS reserves the right to change these rates.

Note: CDARS applications for new accounts must be received by the Investment Sales Group by 2 p.m. on Tuesday for placements to be made on Wednesday.

CDARS investment orders for existing accounts must be received by the Investment Sales Group by 11 a.m. on Wednesday.