

Effective Date: October 09, 2008

All Rates Subject To Change Daily

<b>STANDARD CDs – Regular and IRA Certificate Of Deposit Accounts</b>						
Account Term	Classic CD		Mini-Jumbo CD		Jumbo CD	
	\$1,000 Minimum Deposit To Open Account		\$50,000 Minimum Deposit To Open Account		\$100,000 Minimum Deposit To Open Account	
	Interest Rate	*Annual Percentage Yield (APY)	Interest Rate	*Annual Percentage Yield (APY)	Interest Rate	*Annual Percentage Yield (APY)
30 to 90 Days (Regular Only)	0.25%	0.25%	N/A	N/A	N/A	N/A
91 to 181 Days (Regular Only)	0.50%	0.50%	N/A	N/A	N/A	N/A
6 to 11 Months	1.00%	1.00%	1.00%	1.00%	1.00%	1.00%
12 to 17 Months	1.74%	1.75%	1.74%	1.75%	1.74%	1.75%
18 to 23 Months	2.33%	2.35%	2.39%	2.42%	2.42%	2.45%
24 to 29 Months	2.47%	2.50%	2.54%	2.57%	2.57%	2.60%
30 to 35 Months	2.52%	2.55%	2.59%	2.62%	2.62%	2.65%
36 to 47 Months	2.72%	2.75%	2.81%	2.85%	2.83%	2.87%
48 to 59 Months	2.86%	2.90%	2.96%	3.00%	2.98%	3.02%
60 Months	3.20%	3.25%	3.30%	3.35%	3.32%	3.37%

<b>SMART LADDER CDs<sup>SM</sup> - Regular and IRA Certificate Of Deposit Accounts</b>						
Account Terms	Classic CDs		Mini-Jumbo CDs		Jumbo CDs	
	\$25,000 Minimum Deposit To Open Accounts		\$50,000 Minimum Deposit To Open Accounts		\$100,000 Minimum Deposit To Open Accounts	
	Interest Rate	*Annual Percentage Yield (APY)	Interest Rate	*Annual Percentage Yield (APY)	Interest Rate	*Annual Percentage Yield (APY)
12 Months	1.98%	2.00%	2.03%	2.05%	2.05%	2.07%
24 Months	2.47%	2.50%	2.54%	2.57%	2.57%	2.60%
36 Months	2.72%	2.75%	2.81%	2.85%	2.83%	2.87%
48 Months	2.86%	2.90%	2.96%	3.00%	2.98%	3.02%
60 Months	3.20%	3.25%	3.30%	3.35%	3.32%	3.37%

\*The APY assumes interest will remain on deposit until maturity. Interest withdrawals will reduce earnings. While you must maintain a minimum balance of \$1,000 in an account each day to obtain its APY, some accounts require a higher amount to open as noted above.

Please refer to the Disclosure and Agreement for the terms, conditions, and any fees associated with the accounts listed above. A substantial penalty may be imposed for early withdrawal.

**Annual Percentage Yield Rate Protection Policy**

For Personal Check Deposits: The date as it appears on the post-marked envelope generally will be used for APY determination purposes. However, if the APY for the type and term of account(s) you selected is higher on the date we open your account(s), we'll use that higher APY. If the applicable APY has decreased while your application is in the mail to us, we'll use the APY in effect on the post-marked date. If there is no post-mark on the envelope or if it's unreadable, then for the type and term of account(s) you selected, we will use the highest applicable APY that we offered within the past 10 calendar days of the date we open your account(s).

For Wired Deposits, Other Electronic Transfers, or IRA Transfers: The business date we open your account(s) upon our receipt of your wired deposit, other electronic transfer, or IRA transfer deposit will be used for APY determination purposes.

**Smart Ladder CDs**

Your total minimum deposit for the combined five *Smart Ladder CDs* will be used for APY determination purposes. All other APY provisions noted above apply. The Bank will open all five *Smart Ladder CDs* with only one New Account Application. Your total minimum deposit will be divided equally into five *Smart Ladder CDs*. The initial terms for the five *Smart Ladder CDs* will be 12, 24, 36, 48, and 60 months. Each of your *Smart Ladder CDs* will automatically renew into a 60-month term at maturity. See the Disclosure and Agreement for additional provisions.

To obtain current Interest Rates and Annual Percentage Yields or for more information call:

**T. Rowe Price Savings Bank at 1-800-445-8881**

Bank Hours:

**Monday through Friday – 8 a.m. to 8 p.m.  
Saturday and Sunday – 10:00 a.m. to 2 p.m.  
Eastern Time**

