

The Community Values™ CD

FACT SHEET

Presidio Bank's Community Values CD™ offers businesses and their principals the opportunity to earn our market rates on an FDIC insured* CD while extending their support to qualifying Bay Area nonprofits. Deposit \$100,000 or more on terms from six months to two years, and Presidio Bank will contribute the quarterly equivalent of 0.25% (25 basis points) annualized on the average quarterly principle balance in the account to a Bay Area 501(c)(3) you choose. *That means a \$250 contribution annually for every \$100,000 invested!*

- Innovative means to provide support to the nonprofit of your choice
- Earn our market interest rates
- The security of FDIC insurance *
- Bonus payment contributed by Presidio Bank of 0.25% **
- Variable maturities – 6 to 24 months
- No monthly maintenance fees
- Presidio Bank:
 - Locally owned and managed
 - A strong focus on deposits lent locally to grow our local economy
 - Rated by Bankrate.com as a Top Tier Bank with a Four Star Rating

Rates & Terms (As of July 7, 2010)

Term (Maturity)	6 months	12 months	18 months	24 months
Interest -APY ***	0.60%	0.96%	1.06%	1.51%
Minimum Amount	\$100,000	\$100,000	\$100,000	\$100,000
Bonus **	0.25%	0.25%	0.25%	0.25%

* On October 3 2008, FDIC insurance was temporarily increased from \$100,000 to \$250,000 per depositor until December 31, 2013.

** Bonus - At the end of each calendar quarter, Presidio Bank will contribute the equivalent of 25 basis points annualized as a bonus payment based on the average quarterly principle balance in the account, excluding interest accrued but not yet paid, to any qualifying Bay Area nonprofit the depositor chooses. Presidio Bank reserves the right to approve or disapprove any non-profit from participation in the program.

*** APY represents the Annual Percentage Yield. Presidio Bank reserves the right to withdraw this offer at any time. A penalty for early withdrawal may apply. Fees may apply and could reduce earnings. All interest payments for the advertised APY will be made at the end of the term or annually, whichever occurs first. CDs are automatically renewed at maturity.