

2700 North Military Trail, Suite 200
Boca Raton, FL 33431
(410) 343-8009 or (561) 939-1230 Tel
(561) 416-9429 Fax

jvbbrokeredcds@jvbfinancial.com
www.jvbfinancial.com

Brokered CD Rates

Today's Date: 7/26/10

Proposed Settlement Date: 8/04/10 –8/06/10

FIXED RATES

<u>TERM</u>	<u>COUPON RANGE</u>	<u>FEE (BP)</u>	<u>ALL-IN COST</u>
2 month	0.15 - 0.25	0.38	0.53 - 0.63
3 month	0.15 - 0.25	0.44	0.59 - 0.69
4 month	0.20 - 0.30	0.35	0.55 - 0.65
6 month	0.25 - 0.35	0.29	0.54 - 0.64
9 month	0.40 - 0.50	0.23	0.63 - 0.73
1 year	0.40 - 0.50	0.23	0.63 - 0.73
15 month	0.60 - 0.70	0.23	0.83 - 0.93
18 month	0.70 - 0.80	0.23	0.93 - 1.03
2 year	0.95 - 1.05	0.23	1.18 - 1.28
30 month	1.15 - 1.25	0.23	1.38 - 1.48
3 year	1.50 - 1.60	0.23	1.73 - 1.83
4 year	1.75 - 1.85	0.23	1.98 - 2.08
5 year	2.30 - 2.40	0.23	2.53 - 2.63

The above is our best indications of where Brokered CDs need to be offered this week on a best effort basis. All rates are negotiable and subject to change. We can offer a quote for any maturity. If you are interested in any other maturity or in takedown levels, please call us. Interest calculated on Actual/365 basis for all issues.

CALLABLE CDS

<u>TERM</u>	<u>COUPONS</u>	<u>FEE (BP)</u>	<u>SPREAD vs LIBOR</u>
3yr-nc6mo	1.75% Fixed	17.5bps	
5yr-nc6mo	2.50% Fixed	15bps	
7yr-nc1yr	3.00%	14.5bps	
10yr-nc6mo	3.25%	25bps	
10yr-nc2yr step rate	2.00, 2.25, 2.75, 4.25, 6.25, 8.25, 10% (all for 2 yrs except last step 1 yr)	12.5bps	

The above is our best indications of where Callable CDs need to be offered this week. All rates are negotiable and subject to change. We can offer a quote for any maturity. If you are interested in any other maturity or in take-down levels, please call us. Interest calculated on Actual/365 basis for all issues. For Floating Rate Deposits, please call for a quote.

ALL PRICING IS INDICATIVE AND SUBJECT TO CHANGE.

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