

Montecito Bank & Trust Deposit Rate Summary

Interest Rate (Rate) and Annual Percentage Yield (APY) effective as of November 14, 2018.



| Personal Checking | | | | | | | | | | | |
|-----------------------|--|--------|------|-----------------|------|--------|------|--------------------------------------|--|------|--|
| Interest Checking | | | | Access Checking | | | | Private Access Checking ¹ | | | |
| Minimum to Open | | \$0.01 | | \$0.01 | | \$0.01 | | Rate | | APY | |
| | | Rate | | APY | | Rate | | APY | | Rate | |
| \$0 - \$9,999 | | 0.03 | 0.03 | 0.01 | 0.01 | 0.11 | 0.11 | | | | |
| \$10,000 - \$24,999 | | 0.03 | 0.03 | 0.03 | 0.03 | 0.13 | 0.13 | | | | |
| \$25,000 - \$49,999 | | 0.03 | 0.03 | 0.03 | 0.03 | 0.13 | 0.13 | | | | |
| \$50,000 - \$99,999 | | 0.03 | 0.03 | 0.05 | 0.05 | 0.15 | 0.15 | | | | |
| \$100,000 - \$249,999 | | 0.03 | 0.03 | 0.08 | 0.08 | 0.18 | 0.18 | | | | |
| \$250,000 and over | | 0.03 | 0.03 | 0.08 | 0.08 | 0.18 | 0.18 | | | | |

| Personal Savings | | | | | | | | | | | |
|-----------------------|--|---------------------|------|----------------------------|------|----------|------|----------------------|------|---|------|
| Personal Savings | | First Steps Savings | | Acorn Savings ² | | CA Saver | | Montecito Money Fund | | Personal Relationship Money Market ³ | |
| Minimum to Open | | \$5 | | \$5 | | \$5 | | \$0.01 | | \$0.01 | |
| | | Rate | | APY | | Rate | | APY | | Rate | |
| \$0 - \$9,999 | | 0.05 | 0.05 | 0.10 | 0.10 | 0.10 | 0.10 | 0.05 | 0.05 | 0.15 | 0.15 |
| \$10,000 - \$49,999 | | 0.05 | 0.05 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.10 | 0.20 | 0.20 |
| \$50,000 - \$99,999 | | 0.05 | 0.05 | 0.10 | 0.10 | 0.10 | 0.10 | 0.15 | 0.15 | 0.25 | 0.25 |
| \$100,000 - \$499,999 | | 0.05 | 0.05 | 0.10 | 0.10 | 0.10 | 0.10 | 0.20 | 0.20 | 0.30 | 0.30 |
| \$500,000 and over | | 0.05 | 0.05 | 0.10 | 0.10 | 0.10 | 0.10 | 0.20 | 0.20 | 0.30 | 0.30 |

| Business Checking | | | | | |
|----------------------------|--|--|---------------------|--|--|
| Business Interest Checking | | | Community Dividends | | |
| Minimum to Open | | | \$50 | | |
| | | | Rate | | |
| All Balances | | | 0.05 | | |

| Business Savings | | | | | | | | | |
|-----------------------|--|------------------------|------|-----------------------|------|---|------|--|--|
| Business Savings | | Business Sweep Savings | | Business Money Market | | Business Relationship Money Market ⁴ | | | |
| Minimum to Open | | \$50 | | \$50 | | \$50 | | | |
| | | Rate | | APY | | Rate | | | |
| \$0 - \$9,999 | | 0.05 | 0.05 | 0.05 | 0.05 | 0.05 | 0.15 | | |
| \$10,000 - \$24,999 | | 0.05 | 0.05 | 0.10 | 0.10 | 0.05 | 0.15 | | |
| \$25,000 - \$99,999 | | 0.05 | 0.05 | 0.15 | 0.15 | 0.15 | 0.25 | | |
| \$100,000 - \$249,999 | | 0.05 | 0.05 | 0.20 | 0.20 | 0.15 | 0.25 | | |
| \$250,000 - \$499,999 | | 0.05 | 0.05 | 0.25 | 0.25 | 0.20 | 0.30 | | |
| \$500,000 and over | | 0.05 | 0.05 | 0.30 | 0.30 | 0.20 | 0.30 | | |

| Certificates of Deposit (CDs) and Individual Retirement Arrangements (IRAs) | | | | | | | | | |
|---|--|------------------------|------|----------------------------|------|-------------------------------|------|-------------------|------|
| CDs ⁵ | | Access CD ⁵ | | You Choose CD ⁵ | | MT Non-Profit CD ⁶ | | IRAs ⁷ | |
| Minimum to Open | | \$1,000 | | \$10,000 | | \$10,000 | | \$1,000 | |
| | | Rate | | APY | | Rate | | APY | |
| 30 days | | 0.10 | 0.10 | N/A | N/A | N/A | N/A | 0.10 | 0.10 |
| 90 days | | 0.15 | 0.15 | N/A | N/A | N/A | N/A | 0.15 | 0.15 |
| 180 days | | 1.00 | 1.00 | N/A | N/A | N/A | N/A | 1.00 | 1.00 |
| 7 months | | N/A | N/A | 1.00 | 1.00 | N/A | N/A | N/A | N/A |
| 8 months | | N/A | N/A | N/A | N/A | N/A | N/A | 1.24 | 1.25 |
| 12 Months | | 1.74 | 1.76 | N/A | N/A | N/A | N/A | 1.75 | 1.76 |
| 18 Months | | 1.98 | 2.00 | N/A | N/A | N/A | N/A | 1.98 | 2.00 |
| 21 Months | | N/A | N/A | N/A | N/A | 1.83 | 1.85 | N/A | N/A |
| 24 Months | | 2.47 | 2.50 | N/A | N/A | N/A | N/A | 2.47 | 2.50 |
| 36 Months | | 2.16 | 2.18 | N/A | N/A | N/A | N/A | 2.16 | 2.18 |
| 48 Months | | 2.23 | 2.25 | N/A | N/A | N/A | N/A | 2.23 | 2.25 |
| 60 Months | | 2.31 | 2.34 | N/A | N/A | N/A | N/A | 2.32 | 2.34 |

¹Only available to Wealth Management customers

²Closed to new accounts

³This rate and APY are only available to those customers that also have an MB&T personal checking account

⁴This rate and APY are only available to those customers that also have an MB&T business checking account

⁵Rates and APYs are for business and personal CDs. There may be a penalty for early withdrawal

⁶Rates and APYs are for 501(c)3 non-profit organizations that also have an MB&T checking account. There may be a penalty for early withdrawal. Closed to new accounts.

⁷There may be a penalty for early withdrawal

All rates and Annual Percentage Yields are subject to change and are accurate as of November 14, 2018. Fees may reduce earnings. Please see our Deposit Account Terms and Disclosure for full information on account terms and conditions, including details of how interest is calculated. Charges that apply to accounts can be found in the Schedule of Fees and Charges. At any time, we may change any of the rates and charges that apply to the accounts, and introduce new charges, under the terms and conditions. The bank does not accept brokered deposits.