RATE SHEET

Seacoast Commerce Bank
Main Office
678 Third Ave Suite 310
Chula Vista, CA 91910
November 2, 2011

The interest rate and annual percentage yield is subject to change at the Bank's discretion*
Investor Personal Money Market accounts requires $25,000.00 in New Money to open**
Investor Business Money Market accounts requires $25,000.00 in New Money to open**

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Personal Regular Savings [b]	$ 300.00		0.05%	0.05%
Interest Checking [b]	$ 1,500.00		0.05%	0.05%
High Yield Personal Money Market [b]	$ 25,000.00	$ 1,000.00 [c]		
Daily Balances of:				
$1,000.00-24,999.99			0.05%	0.05%
$25,000.00-49,999.99			0.25%	0.25%
$50,000.00 and up			0.75%	0.75%
Investor Personal Money Market [b]	$ 25,000.00	$ 5,000.00 [c]		
Daily Balances of:				
$5,000.00-24,999.99			0.25%	0.25%
$25,000.00 and up			0.75%	0.75%
Premium Business Money Market [b]	$ 500.00	$ 500.00 [c]		
Daily Balances of:				
$500.00-2,500.00			0.05%	0.05%
$2,500.01-25,000.00			0.10%	0.10%
$25,000.01 and up			0.25%	0.25%
High Yield Business Money Market [b]	$ 25,000.00	$ 1,000.00 [c]		
Daily Balances of:				
$1,000.00-24,999.99			0.05%	0.05%
$25,000.00-49,999.99			0.25%	0.25%
$50,000.00 and up			0.75%	0.75%
Investor Business Money Market [b]	$ 25,000.00	$ 5,000.00 [c]		
Daily Balances of:				
$5,000.00-24,999.99			0.25%	0.25%
$25,000.00 and up			0.75%	0.75%
Premium Certificate 1 Month [a]	$ 10,000.00	$ 10,000.00 [c]	0.10%	0.09%
Premium Certificate 3 Months [a]	$ 10,000.00	$ 10,000.00 [c]	0.25%	0.25%
Premium Certificate 6 Months [a]	$ 10,000.00	$ 10,000.00 [c]	0.25%	0.25%
Premium Certificate 9 Months [a]	$ 10,000.00	$ 10,000.00 [c]	0.35%	0.35%
Premium Certificate 1 Year [a]	$ 10,000.00	$ 10,000.00 [c]	0.50%	0.50%
Premium Certificate 2 Years [a]	$ 10,000.00	$ 10,000.00 [c]	0.99%	1.00%
Premium Certificate 3 Years [a]	$ 10,000.00	$ 10,000.00 [c]	1.34%	1.35%
Premium Certificate 4 Years [a]	$ 10,000.00	$ 10,000.00 [c]	1.54%	1.55%
Premium Certificate 5 Years [a]	$ 10,000.00	$ 10,000.00 [c]	1.83%	1.85%
Basic Money Market [b]	$ 2,500.00	$ 2,500.00 [c]	0.25%	0.25%

a) A penalty may be imposed for early withdrawal.
b) The interest rate and annual percentage yield may change after account opening.
c) Daily balance. The amount of the principal in the account each day.

Fees could reduce the earnings on the account.
Interest Rates and Annual Percentage Yields are current as of 11-02-2011.
For current rate information call (619) 476-7776.

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