



PRODUCT RATES EFFECTIVE AS OF SEPTEMBER 3, 2010

DEPOSIT PRODUCT	MINIMUM BALANCE	INTEREST RATE	APY*
CERTIFICATES OF DEPOSIT			
91 DAYS	\$1,000.00	.50%	.50%
6 MONTHS	\$1,000.00	.75%	.75%
9 MONTHS	\$1,000.00	.75%	.75%
12 MONTHS	\$1,000.00	.995%	1.00%
18 MONTHS	\$1,000.00	1.14%	1.15%
24 MONTHS	\$1,000.00	1.49%	1.50%
30 MONTHS	\$1,000.00	1.73%	1.75%
36 MONTHS	\$1,000.00	1.98%	2.00%
48 MONTHS	\$1,000.00	2.47%	2.50%
60 MONTHS	\$1,000.00	2.47%	2.50%
IRA CERTIFICATES OF DEPOSIT			
IRA-91 DAYS	NONE	.50%	.50%
IRA-6 MONTHS	NONE	.75%	.75%
IRA-9 MONTHS	NONE	.75%	.75%
IRA-12 MONTHS	NONE	.995%	1.00%
IRA-18 MONTHS	NONE	1.14%	1.15%
IRA-24 MONTHS	NONE	1.49%	1.50%
IRA-30 MONTHS	NONE	1.73%	1.75%
IRA-36 MONTHS	NONE	1.98%	2.00%
IRA-48 MONTHS	NONE	2.47%	2.50%
IRA- 60 MONTHS	NONE	2.47%	2.50%
OTHER DEPOSIT ACCOUNTS			
PASSBOOK SAVINGS	\$10.00	.50%	.50%
STATEMENT SAVINGS	\$10.00	.50%	.50%
MONEY MARKET ACCOUNT	OVER \$200,000	.995%	1.00%
	\$100,000-\$199,999.99	.75%	.75%
	\$2,500 - 100,000	.50%	.50%
	\$10.00-2499.99	.10%	.10%

*The annual percentage yield (APY) assumes that interest remains on deposit until maturity. A withdrawal reduces earnings. Substantial penalty for early withdrawal from Certificates of Deposit. Interest is calculated on a continuous compounding method. Interest begins to accrue on the business day that you deposit non-cash items (for example, checks). You must maintain a minimum balance each day in your account, as stated in our account disclosure, in order to maintain the annual percentage yield disclosed. For a current disclosure, please contact Pilgrim Bank at (781) 383-0541. All rates are subject to change without notice. Member FDIC. Member SIF.