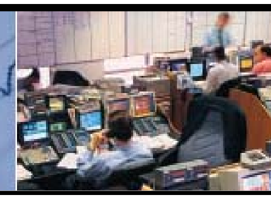
Silverton Bank — Brokered CD & Swap Rates



Settlement Date: 6/17/2009 or Greater | **For The Week of 6/08/2009**

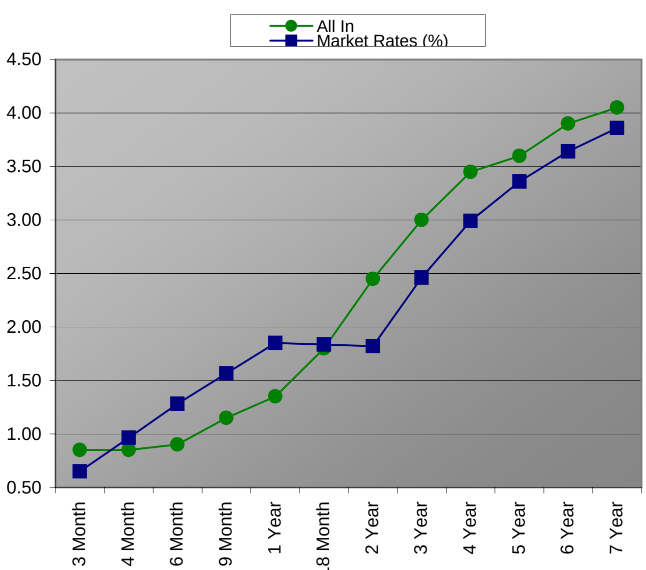
TERM CD's

Term	All-In (%)	Suggested Coupon
3 Month	0.85-0.90	0.35-0.40
4 Month	0.85-0.90	0.45-0.50
5 Month	0.90	0.50
6 Month	0.90-1.00	0.55-0.65
7 Month	1.00	0.70
8 Month	1.05-1.10	0.75-0.80
9 Month	1.15-1.20	0.85-0.90
10 Month	1.20-1.25	0.90-0.95
11 Month	1.30	1.00
1 Year	1.35-1.45	1.05-1.15
15 Month	1.55-1.70	1.25-1.40
18 Month	1.80-1.95	1.50-1.65
21 Month	2.30	2.00
2 Year	2.45-2.65	2.15-2.35
30 Month	2.80-2.90	2.50-2.60
3 Year	3.00-3.20	2.70-2.90
42 Month	3.30	3.00
4 Year	3.45-3.60	3.15-3.30
54 Month	3.50-3.55	3.20-3.25
5 Year	3.60-3.80	3.30-3.50
6 Year	3.90	3.60
7 Year	4.05-4.10	3.75-3.80
8 Year	4.15	3.85
10 Year	4.25	4.00

Market Rates

Market Rates (%)		Spread to CDs (bp)
3 Month LIBOR	0.65	20
4 Month LIBOR	0.97	-12
6 Month LIBOR	1.28	-38
7 Month LIBOR	1.42	-42
9 Month LIBOR	1.57	-42
1 Year LIBOR	1.85	-50
18 Month LIBOR	1.84	-3
2 Yr SWAP	1.82	63
30 Month SWAP	2.14	66
3 Yr SWAP	2.46	54
4 Yr SWAP	2.99	46
5 Yr SWAP	3.36	24
6 Yr SWAP	3.64	26
7 Yr SWAP	3.86	19
10 Yr SWAP	4.21	4

All In costs vs. LIBOR SWAP



* CALLABLE CD'S

Term	All-In (%)	Suggested Coupon
3YR	3.45-3.50	3.15-3.20
4YR	3.65-3.75	3.45-3.55
5YR	3.85-3.95	3.65-3.75
8YR	4.20	4.00
10YR	4.40	4.20
12YR	4.45	4.30
15YR	4.65-4.75	4.50-4.60

****IDC SCORE MAY FACTOR PRICING****

Prime Rate: 3.25%

** Based on Prime Rate as listed in the Wall Street Journal

** Can be structured as a 3mo, 6mo. Or 1yr lockout.

PLEASE CONTACT YOUR INVESTMENT REPRESENTATIVE TO DISCUSS FUNDING NEEDS AND THE DETAILS OF THIS PROGRAM.

ABOVE LEVELS REPRESENT BEST EFFORTS AND ARE SUBJECT TO CHANGE