

RATE DISCLOSURE

Alterra Bank
Overland Park
11120 W. 135th Street
Overland Park, KS 66221-9731
July 22 2010

This Rate Chart contains information about interest rates and annual percentage yields for the accounts we offer. Early withdrawal penalties on certificates are: On terms of 1 to 3 months the penalty would be a loss of accrued interest or 7 days interest if withdrawn within the first 6 days. On terms of 6 to 15 months the penalty would be a loss of 3 months interest. On terms of 18 months and longer the penalty would be a loss of 6 months interest.

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Interest Checking ^b	\$100.00	\$750.00 ^c	0.10%	0.10%
Savings Account ^b	\$100.00	\$100.00 ^c	0.25%	0.25%
Youth Savings Account ^b		\$0.01 ^c	0.25%	0.25%
Personal money Market ^b	\$1,000.00	\$1,000.00 ^c		
Daily Balances of:				
			0.20%	0.20%
			0.50%	0.50%
			0.80%	0.80%
			1.04%	1.04%
			1.04%	1.04%
			1.04%	1.04%
Commercial Money Market ^b	\$1,000.00	\$1,000.00 ^c		
Daily Balances of:				
			0.20%	0.20%
			0.50%	0.50%
			0.80%	0.80%
			1.04%	1.04%
			1.04%	1.04%
			1.04%	1.04%
1 Month Personal CD ^a	\$1,000.00	\$1,000.00 ^c	0.29%	0.29%
3 Month Personal CD ^a	\$1,000.00	\$1,000.00 ^c	0.85%	0.85%
6 Month Personal CD ^a	\$1,000.00	\$1,000.00 ^c	1.19%	1.20%
9 Month Personal CD ^a	\$1,000.00	\$1,000.00 ^c	1.31%	1.32%
12 Month Personal CD ^a	\$1,000.00	\$1,000.00 ^c	1.44%	1.45%
15 Month Personal CD ^a	\$1,000.00	\$1,000.00 ^c	1.55%	1.56%
18 Month Personal CD ^a	\$1,000.00	\$1,000.00 ^c	1.64%	1.65%
24 Month Personal CD ^a	\$1,000.00	\$1,000.00 ^c	1.85%	1.86%
30 Month Personal CD ^a	\$1,000.00	\$1,000.00 ^c	2.01%	2.03%
36 Month Personal CD ^a	\$1,000.00	\$1,000.00 ^c	2.18%	2.20%
48 Month Personal CD ^a	\$1,000.00	\$1,000.00 ^c	2.39%	2.41%
60 Month Personal CD ^a	\$1,000.00	\$1,000.00 ^c	2.68%	2.71%

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 07-22-2010

For current rate information call (913) 681-2223

