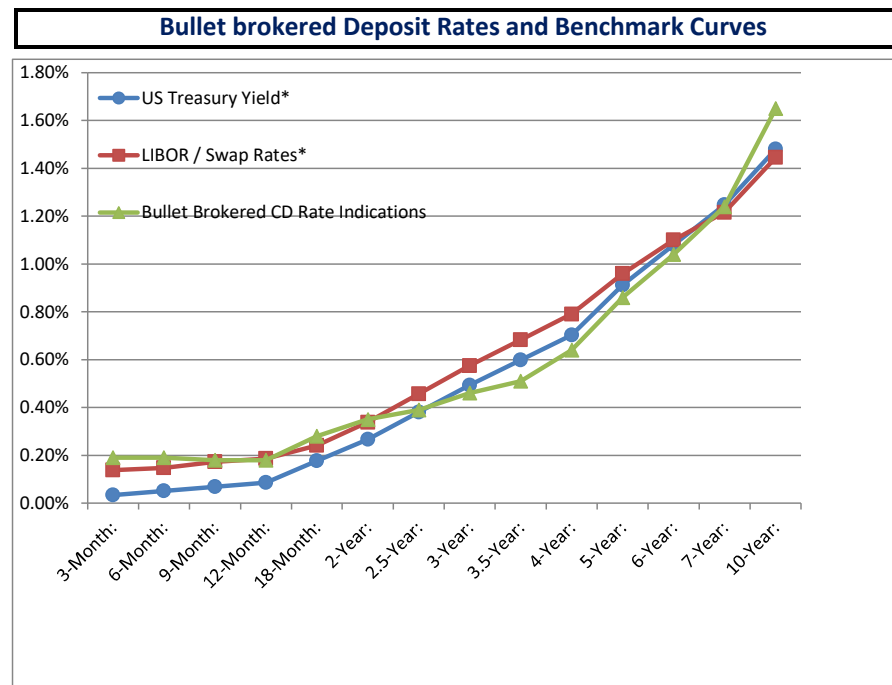


Bullet Brokered CD Rate Indications	
Term	All-In Range
3-Month:	0.14-0.19%
6-Month:	0.14-0.19%
9-Month:	0.13-0.18%
12-Month:	0.13-0.18%
18-Month:	0.23-0.28%
2-Year:	0.30-0.35%
2.5-Year:	0.34-0.39%
3-Year:	0.41-0.46%
3.5-Year:	0.46-0.51%
4-Year:	0.59-0.64%
5-Year:	0.81-0.86%
6-Year:	0.99-1.04%
7-Year:	1.19-1.24%
10-Year:	1.60-1.65%

Market Benchmark Curves	
LIBOR / Swap Rates*	US Treasury Yield*
0.14%	0.03%
0.15%	0.05%
0.17%	0.07%
0.19%	0.09%
0.24%	0.18%
0.34%	0.27%
0.46%	0.38%
0.57%	0.49%
0.68%	0.60%
0.79%	0.70%
0.96%	0.91%
1.10%	1.08%
1.22%	1.25%
1.45%	1.48%



Rates and pricing are indicative only and are based on "best efforts" underwriting. For "firm commitment" underwriting rates and pricing, please contact the trading desk. Interest is calculated on an Act/365 basis. All maturities shorter than 1-year assume interest at maturity, all others pay monthly. Callable structures assume 6 - 12 months of lockout followed by monthly exercise periods through maturity.

*Bloomberg mid-market quotations as of business open, levels interpolated when direct points are not available

Callable Brokered CD Rate Indications - 6 to 12 Month Lockout			
Term	All-In Rate	Term	All-In Rate
2-Year	0.40%	5-Year	0.94%
3-Year	0.54%	6-Year	1.18%
3.5-Year	0.59%	7-Year	1.38%
4-Year	0.74%	10-Year	1.79%

Contact Information
Trading Desk: 800-786-2883 or CDTrading@ViningSparks.com
Rick Redmond Katharine Bray Walt Robison Battle Beasley

All information presented herein is valid only as of the date and time indicated; is subject to change, including without notice; is subject to a variety of factors including, but not limited to, continuation of or changes in supply and demand; and is based on one or more factors or assumptions that are subject to change, including, but not limited to, interest rate and market conditions. Providing you with an estimated rate or price does not constitute a bid by VSIBG for any brokered certificate of deposit(s) or transaction(s).