InvestorSure® CD Issued: August 2015		
Market Participation Rate: 70%		
Starting Market Value	Wed Jul 29, 2015	2,108.57
1 Valuation Date	Thu Oct 29, 2015	2,089.41
2 Valuation Date	Fri Jan 29, 2016	1,940.24
3 Valuation Date	Fri Apr 29, 2016	2,065.30
4 Valuation Date	Fri Jul 29, 2016	2,173.60
5 Valuation Date	Fri Oct 28, 2016	2,126.41
6 Valuation Date	Fri Jan 27, 2017	2,294.69
7 Valuation Date	Fri Apr 28 2017	2,384.20
8 Valuation Date	Fri Jul 28 2017	2,472.10
9 Valuation Date	Fri Oct 27 2017	2,581.07
10 Valuation Date	Mon Jan 29 2018	2,358.53
11 Valuation Date	Fri Apr 27 2018	2,669.91
12 Valuation Date	Fri Jul 27 2018	2,818.82
13 Valuation Date	Mon Oct 29 2018	2,641.25
14 Valuation Date	Tue Jan 29 2019	2,640.00
15 Valuation Date	Mon Apr 29 2019	2,943.03
16 Valuation Date	Mon Jul 29 2019	3,020.97
17 Valuation Date	Tue Oct 29 2019	3,036.89
18 Valuation Date	Wed Jan 29 2020	3,273.40
19 Valuation Date	Wed Apr 29 2020	2,939.51
Final Valuation Date	Wed Jul 29 2020	3,258.44
	Average of 20 Valuations (Closing Market Value)	2586.38850000
	Rate of Return	15.86254903%
	APY	3.1725098%

NOTES:

- **Starting Market Value.** The Starting Market Value is the closing value of the S&P 500 Index value three (3) Exchange Business Days prior to the Issue Date.
- **Closing Market Value.** The Closing Market Value is the arithmetic average of the closing values of the S&P 500 index on the Valuation Dates. The Valuation Dates are the Exchange Business Days coinciding with 20 quarterly observations between Issue Date and Maturity Date. For example, if the date of Starting market Value is January 29, 2008, the Valuation Dates will include each April 29, July 29, October 29 and January 29 between the Starting Market Value Date and the Maturity Date. If the exact day of the month is not an Exchange Business Day, the Valuation Date for that quarter shall be the first preceding Exchange Business Day.
- **Investment Return.** Upon CD maturity, the Investment Return is computed as the difference between the Closing Market Value and Starting Market Value ("CMV"), divided by the Starting market Value ("SMV") and multiplied by the Market Participation Factor ("MPF"). If the investment return calculated is less than zero, there is no positive investment return payout, but the Bank guarantees your CD principal amount.

  For CDs not reaching maturity, the interim Investment Return presented in the table reflects a pro-forma investment return calculated using the formula of (CMV-SMV)/SMV*MPF, where CMV is the arithmetic average of the closing values of the S&P 500 index for the quarters elapsed since CD Issue Date. It may be different from the final investment return calculated upon CD maturity. Please note that if you withdraw the CD prior to maturity, you will not receive any interim Investment Return. See InvestorSure CD Terms & Conditions for details.