InvestorSure® CD Issued: May 2012		
Market Participation Rate: 70%		
Starting Market Value	Thu Apr 26, 2012	1399.98
1 Valuation Date	Thu Jul 26, 2012	1360.02
2 Valuation Date	Fri Oct 26, 2012	1411.94
3 Valuation Date	Fri Jan 25, 2013	1502.96
4 Valuation Date	Fri Apr 26, 2013	1582.24
5 Valuation Date	Fri Jul 26, 2013	1691.65
6 Valuation Date	Fri Oct 25, 2013	1759.77
7 Valuation Date	Fri Jan 24, 2014	1790.29
8 Valuation Date	Fri Apr 25, 2014	1863.4
9 Valuation Date	Fri Jul 25, 2014	1978.34
10 Valuation Date	Fri Oct 24, 2014	1964.58
11 Valuation Date	Mon Jan 26, 2015	2057.09
12 Valuation Date	Fri Apr 24, 2015	2117.69
13 Valuation Date	Fri Jul 24, 2015	2079.65
14 Valuation Date	Mon Oct 26, 2015	2071.18
15 Valuation Date	Tue Jan 26, 2016	1903.63
16 Valuation Date	Tue Apr 26, 2016	2091.7
17 Valuation Date	Tue Jul 26, 2016	2169.18
18 Valuation Date	Wed Oct 26, 2016	2139.43
19 Valuation Date	Thu Jan 26, 2017	2296.68
Final Valuation Date	Wed Apr 26 2017	2387.45
	Average of 20 Valuations (Closing Market Value)	1910.94350000
	Rate of Return	25.54853998%
	APY	4.65556661%

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.