

CHEVY CHASESM BANK

Certificate of Deposit Account Registry Service® (CDARS)

Current Rate Offerings
Effective Date: 12/03/08

CDARS Term	CDARS Interest Rate %	CDARS APY* %	Minimum Balance	Customer Limit per Order Date	Bank Limit per Order Date
(1 mo.) 4 Weeks	1.59	1.60	\$10,000	\$10.0 Million	\$50.0 Million
(3 mo.) 13 Weeks	2.37	2.40	\$10,000	\$10.0 Million	\$30.0 Million
(6 mo.) 26 Weeks	2.76	2.80	\$10,000	\$10.0 Million	\$30.0 Million
(1 year) 52 Weeks	3.20	3.25	\$10,000	\$10.0 Million	\$30.0 Million
(2 years) 104 Weeks	2.96	3.00	\$10,000	\$2.0 Million	\$7.5 Million
(3 years) 156 Weeks	3.05	3.10	\$10,000	\$1.0 Million	\$4.0 Million

Total Limit Per Customer**	Total Customer Limit Per Order Date	Total Bank Limit Per Order Date
\$50.0 million	\$30.0 million	\$100.0 million

* Annual Percentage Yield

** Customer aggregate CD holdings for two years and longer may not exceed \$5 million.

Chevy Chase Bank, member FDIC. Fees may reduce the earnings on accounts. Substantial penalty for early withdrawal on certificates of deposit may apply. All rates are subject to change without notice. To open a CDARS account, call 301-987-BANK or 1-800-987-BANK (out of area) and select option "3" to speak with a CDARS Specialist, or stop by your nearest Chevy Chase Bank branch. Funds may be submitted for placement only after a depositor enters into a CDARS Deposit Placement Agreement with us. The agreement contains important information and conditions regarding the allocation of funds by Chevy Chase Bank. CDARS and Certificate of Deposit Account Registry Service are registered service marks of Promontory Interfinancial Network, LLC.