

| 2015 FDIC LOCALITY RATES | | |
|---------------------------------|------------------------------------|---------------------------------------|
| OFFICE LOCATION | Effective March 9, 2014 | Effective January 11, 2015 |
| | EM & CX | CG, CM, Hourly |
| ALBANY, GA | 5.73% | 6.01% |
| ALBUQUERQUE, NM | 5.73% | 6.01% |
| APPLETON, WI | 5.73% | 6.01% |
| ATLANTA, GA | 15.17% | 15.64% |
| AUSTIN, TX | 5.73% | 6.01% |
| BATON ROUGE, LA | 5.73% | 6.01% |
| BILLINGS, MT | 5.73% | 6.01% |
| BLUE BELL, PA | 15.98% | 16.94% |
| BRAINTREE, MA | 27.20% | 27.65% |
| BROOKFIELD, WI | 10.19% | 10.77% |
| CEDAR RAPIDS, IA | 5.73% | 6.01% |
| CHAMPAIGN, IL | 5.73% | 6.01% |
| CHARLOTTE, NC | 5.73% | 6.01% |
| CHICAGO, IL | 18.31% | 18.95% |
| CINCINNATI, OH | 8.18% | 8.60% |
| COLUMBIA, MD | 21.01% | 22.16% |
| COLUMBIA, MO | 5.73% | 6.01% |
| COLUMBIA, SC | 5.73% | 6.01% |
| COLUMBUS, OH | 8.03% | 8.54% |
| CONCORD, NH | 27.20% | 27.65% |
| DALLAS, TX | 16.11% | 16.75% |
| DES MOINES, IA | 5.73% | 6.01% |
| DOWNERS GROVE, IL | 18.31% | 18.95% |
| EAU CLAIRE, WI | 5.73% | 6.01% |
| ELIZABETHTOWN, KY | 5.73% | 6.01% |
| FARGO, ND | 5.73% | 6.01% |
| FOXBORO, MA | 27.20% | 27.65% |
| GAINESVILLE, FL | 5.73% | 6.01% |
| GRAND FORKS, ND | 5.73% | 6.01% |
| GRAND ISLAND, NE | 5.73% | 6.01% |
| GRAND RAPIDS, MI | 5.73% | 6.01% |
| DENVER, CO | 14.91% | 15.93% |
| HARRISBURG, PA | 5.73% | 6.01% |
| HAYS, KS | 5.73% | 6.01% |
| HOOVER, AL | 5.73% | 6.01% |
| HOPKINSVILLE, KY | 5.73% | 6.01% |
| HOUSTON, TX | 18.78% | 19.80% |
| INDIANAPOLIS, IN | 6.59% | 6.96% |
| JACKSON, MS | 5.73% | 6.01% |
| JACKSONVILLE, FL | 5.73% | 6.01% |
| KANSAS CITY, MO | 5.73% | 6.01% |
| KNOXVILLE, TN | 5.73% | 6.01% |

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| LEXINGTON, KY | 5.73% | 6.01% |
| LEXINGTON, MA | 27.20% | 27.65% |
| LITTLE ROCK, AR | 5.73% | 6.01% |
| LIVONIA, MI | 15.17% | 15.88% |
| LOS ANGELES, CA | 23.04% | 24.11% |
| LUBBOCK, TX | 5.73% | 6.01% |
| MADISON, WI | 5.73% | 6.01% |
| MANKATO, MN | 5.73% | 6.01% |
| MEMPHIS, TN | 5.73% | 6.01% |
| MIDDLETON, WI | 5.73% | 6.01% |
| MINNEAPOLIS, MN | 15.73% | 16.34% |
| MONROE TOWNSHIP, NJ | 33.00% | 33.67% |
| MONTGOMERY, AL | 5.73% | 6.01% |
| MOUNT VERNON, IL | 5.73% | 6.01% |
| NASHVILLE, TN | 5.73% | 6.01% |
| NEW YORK CITY, NY | 33.00% | 33.67% |
| OKLAHOMA CITY, OK | 5.73% | 6.01% |
| OMAHA, NE | 5.73% | 6.01% |
| ORANGE, CA | 23.04% | 24.11% |
| PENSACOLA, FL | 5.73% | 6.01% |
| PHOENIX, AZ | 10.26% | 10.94% |
| PORTLAND, OR | 12.66% | 13.40% |
| PRINCETON, IL | 5.73% | 6.01% |
| RALEIGH, NC | 8.94% | 9.54% |
| RICHMOND, VA | 7.56% | 8.19% |
| ROCKY HILL, CT | 23.67% | 24.26% |
| SACRAMENTO, CA | 18.28% | 19.10% |
| SALT LAKE CITY, UT | 5.73% | 6.01% |
| SAN FRANCISCO, CA | 42.14% | 43.04% |
| SAN JUAN, PR | 12.42% | 12.80% |
| SAVANNAH, GA | 5.73% | 6.01% |
| SCOTT DEPOT, WV | 5.73% | 6.01% |
| SEATTLE, WA | 17.47% | 18.48% |
| SEVEN FIELDS, PA | 8.13% | 8.81% |
| SHREVEPORT, LA | 5.73% | 6.01% |
| SIOUX CITY, IA | 5.73% | 6.01% |
| SIOUX FALLS, SD | 5.73% | 6.01% |
| SPRINGFIELD, IL | 5.73% | 6.01% |
| SPRINGFIELD, MA | 23.67% | 24.26% |
| SPRINGFIELD, MO | 5.73% | 6.01% |
| ST. LOUIS, MO | 5.73% | 6.01% |
| SUNRISE, FL | 13.87% | 14.28% |

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| SYRACUSE, NY | 5.73% | 6.01% |
| TAMPA, FL | 5.73% | 6.01% |
| TULSA, OK | 5.73% | 6.01% |
| WASHINGTON, DC | 21.01% | 22.16% |
| WICHITA, KS | 5.73% | 6.01% |
| WILMINGTON, DE | 15.98% | 16.94% |