

<b>Terms of January 2009 TCD PROGRAM</b>			
<b>SETTLE DATE:</b>	January 9, 2009		
<b>MATURITY DATE:</b>	July 10, 2009		
<b>DAYS:</b>	182/365		
<b>RATE:</b>	0.63% will be posted 1/6/09		
<b>Notification Cutoff (1): Thursday January 08, 2009 @ 11:00 AM</b>			
(1) If OST has not been notified by the cutoff time, new CD's cannot be done and existing CDs will automatically rollover			
(2) All interest amounts will be automatically withdrawn through designated ACH account on 01/09/2009			
for the amount shown below only !			
<b>PLEASE REMEMBER: INTEREST IS SIMPLE NOT COMPOUNDING,</b>			
(3) Please be aware of the new TCD amounts, funds have been reallocated per new legislation.			
	<u>Maturing TCD</u>	<u>Interest due(2)</u>	<u>New TCD Offered(3)</u>
AMERICAN MARINE BANK	3,500,000	42,466.03	3,500,000.00
AMERICANWEST BANK		0.00	6,500,000.00
ANCHOR BANK	3,500,000	42,466.03	3,500,000.00
BAKER BOYER NATIONAL BANK		0.00	3,500,000.00
BANK OF AMERICA		0.00	6,500,000.00
BANK OF CLARK COUNTY	3,500,000	42,466.03	3,500,000.00
Bank of EVERETT	1,500,000	18,199.73	1,500,000.00
BANK OF FAIRFIELD	3,500,000	42,466.03	3,500,000.00
BANK OF TACOMA	0	0.00	1,500,000.00
BANK OF THE PACIFIC	3,500,000	42,466.03	3,500,000.00
BANK OF THE WEST		0.00	3,500,000.00
BANK OF WHITMAN	3,500,000	42,466.03	3,500,000.00
BANNER BANK	6,500,000	78,865.48	6,500,000.00
BUSINESS BANK OF SKAGIT COUNTY		0.00	3,500,000.00
CASCADE BANK		0.00	6,500,000.00
CASHMERE VALLEY BANK		0.00	3,500,000.00
CENTRAL VALLEY BANK N A	3,500,000	42,466.03	3,500,000.00
CHARTER BANK	3,500,000	42,466.03	3,500,000.00
CITY BANK	6,500,000	78,865.48	6,500,000.00
COASTAL COMMUNITY BANK	3,500,000	42,466.03	3,500,000.00
COLUMBIA BANK	6,500,000	78,865.48	6,500,000.00
COLUMBIA RIVER BANK		0.00	3,500,000.00
COMMENCEMENT BANK	3,500,000	42,466.03	3,500,000.00
COMMUNITY BANK		0.00	300,000.00
COMMUNITY FIRST BANK		0.00	3,500,000.00
CORE BUSINESS BANK		0.00	3,500,000.00
EASTSIDE COMMERCIAL BANK	1,500,000	18,199.73	1,500,000.00
EVERGREEN BANK	3,500,000	42,466.03	3,500,000.00
FARMERS STATE BANK		0.00	1,500,000.00
FARMINGTON STATE BANK		0.00	300,000.00
FIFE COMMERCIAL BANK	1,500,000	18,199.73	1,500,000.00
FIRST FEDERAL S & L PT ANGELES	3,500,000	42,466.03	3,500,000.00
FIRST HERITAGE BANK		0.00	3,500,000.00
FIRST INDEPENDENT BANK	6,500,000	78,865.48	3,500,000.00
FIRST SAVINGS BANK OF RENTON NORTHWEST	3,500,000	42,466.03	6,500,000.00
FIRST SOUND BANK	3,500,000	42,466.03	3,500,000.00
FORTUNE BANK	3,500,000	42,466.03	3,500,000.00
FOUNDATION BANK	3,500,000	42,466.03	3,500,000.00

FRONTIER BANK	6,500,000	78,865.48	6,500,000.00
HERITAGE BANK	3,500,000	42,466.03	3,500,000.00
HOMESTREET BANK	6,500,000	78,865.48	6,500,000.00
HOMETOWN NATIONAL BANK	1,500,000	18,199.73	1,500,000.00
HORIZON BANK	6,500,000	78,865.48	6,500,000.00
INLAND NORTHWEST BANK	3,500,000	42,466.03	3,500,000.00
ISLANDERS BANK		0.00	3,500,000.00
ISSAQUAH COMMUNITY BANK	-	0.00	1,500,000.00
KEYBANK NATIONAL ASSOCIATION		0.00	6,500,000.00
KITSAP BANK	3,500,000	42,466.03	3,500,000.00
LAMONT BANK OF ST JOHN		0.00	1,500,000.00
MOUNTAIN WEST BANK		0.00	3,500,000.00
NORTH CASCADE NATIONAL BANK		0.00	3,500,000.00
NORTH COUNTY BANK	3,500,000	42,466.03	3,500,000.00
NORTHWEST COMMERCIAL BANK	1,500,000	18,199.73	1,500,000.00
OLYMPIA FEDERAL S & L		0.00	3,500,000.00
PACIFIC CONTINENTAL BANK	3,500,000	42,466.03	3,500,000.00
PACIFIC INTERNATIONAL BANK	3,500,000	42,466.03	3,500,000.00
PEOPLES BANK		0.00	3,500,000.00
PIERCE COMMERCIAL BANK	3,500,000	42,466.03	3,500,000.00
PLAZA BANK	3,500,000	42,466.03	3,500,000.00
PRIME PACIFIC BANK	3,500,000	42,466.03	3,500,000.00
PUGET SOUND BANK	3,500,000	42,466.03	3,500,000.00
RAINIER PACIFIC SAVINGS BANK	3,500,000	42,466.03	3,500,000.00
RAYMOND FEDERAL BANK	1,275,000	15,469.77	1,500,000.00
REGAL FINANCIAL BANK	3,500,000	42,466.03	3,500,000.00
RIVERBANK	3,500,000	42,466.03	3,500,000.00
RIVERVIEW COMMUNITY BANK,FSB		0.00	3,500,000.00
SECURITY STATE BANK		0.00	3,500,000.00
SHOREBANK PACIFIC	3,500,000	42,466.03	3,500,000.00
SHORELINE BANK		0.00	3,500,000.00
SKAGIT STATE BANK		0.00	3,500,000.00
SOUND BANKING COMPANY	1,500,000	18,199.73	1,500,000.00
Sound Community Bank	3,500,000	42,466.03	3,500,000.00
SOUTH SOUND BANK	3,500,000	42,466.03	3,500,000.00
STATE BANK NORTHWEST (Statebankofgarfield)		0.00	1,500,000.00
STERLING SAVINGS BANK	6,500,000	78,865.48	6,500,000.00
SUMMIT BANK	3,500,000	42,466.03	3,500,000.00
THE BANK OF WASHINGTON	2,000,000	24,266.30	3,500,000.00
THE COMMERCE BANK OF WASHINGTON,NA	3,500,000	42,466.03	3,500,000.00
THE COWLITZ BANK	3,500,000	42,466.03	3,500,000.00
THURSTON FIRST BANK	1,500,000	18,199.73	1,500,000.00
TIMBERLAND BANK	3,500,000	42,466.03	3,500,000.00
TWIN CITY BANK	1,500,000	18,199.73	1,500,000.00
TWIN RIVER NATIONAL BANK		0.00	1,500,000.00
U.S. BANK NATIONAL ASSOCIATION		0.00	6,500,000.00
UMPQUA BANK	3,500,000	42,466.03	3,500,000.00
UNIBANK	3,500,000	42,466.03	3,500,000.00
UNION BANK OF CALIFORNIA		0.00	3,500,000.00
UNITED COMMERCIAL BANK	3,500,000	42,466.03	3,500,000.00
VALLEY BANK	3,500,000	42,466.03	3,500,000.00
VENTURE BANK	6,500,000	78,865.48	6,500,000.00

VIKING COMMUNITY BANK	3,500,000	42,466.03	3,500,000.00	
WASHINGTON BUSINESS BANK	1,500,000	18,199.73	1,500,000.00	
WASHINGTON FEDERAL SAVINGS		0.00	6,500,000.00	
WASHINGTON FIRST INTERNATIONAL BANK	2,500,000	30,332.88	3,500,000.00	
WASHINGTON TRUST BANK	6,500,000	78,865.48	6,500,000.00	
WELLS FARGO BANK		0.00	6,500,000.00	
WEST COAST BANK	3,500,000	42,466.03	3,500,000.00	
WESTSIDE COMMUNITY BANK	3,500,000	42,466.03	3,500,000.00	
WESTSOUND BANK	3,500,000	42,466.03	3,500,000.00	
WHEATLAND BANK		0.00	3,500,000.00	
WHIDBEY ISLAND BANK	3,500,000	42,466.03	6,500,000.00	
YAKIMA FEDERAL S & L	6,500,000	78,865.48	6,500,000.00	
YAKIMA NATIONAL		0.00	1,500,000.00	