

EARN PREMIUM INTEREST DURING OUR 14TH ANNIVERSARY CELEBRATION

GIVE YOURSELF A RATE INCREASE WITH OUR STEP-UP CERTIFICATE

If you have ever held a fixed rate certificate of deposit when rates started rising, you know how frustrating it is to miss out on earning the extra interest. But we have solved that problem with our



new "Step-Up" Certificate available with a deposit of \$5,000 or more.

Choose either a 36-month or 60-month term. Then, if rates rise, you have the option to **raise your**

rate up to as much as **6.00% APY one time during the term** based on the rate of the 1 Year Treasury Bill plus 0.50%.¹

Our "Step-Up" certificates are an ideal way to earn a great rate now and the possibility of an even better rate later. Open yours today at any of our locations during our 14th Anniversary Celebration.

¹\$5,000 minimum and \$250,000 maximum per customer. The offers for the 2.25% Annual Percentage Yield (APY) for 36 months and the 2.50% APY for 60 months certificates of deposit are accurate as of 1/15/10 and may be withdrawn at any time without notice. Client may exercise a step up in rate one time prior to maturity at the yield of the most recent week's One Year Treasury Bill (weekly average yield on United States Treasury securities adjusted to a constant maturity of one year, as made available by the Federal Reserve Board) plus 0.50%, until the maturity of the original deposit. The highest rate will not be more than 6.00% APY. If the option is not exercised during the original term, the 36 month certificate will automatically renew for 36 months and the 60 month certificate will renew for 60 months. Client may exercise the step up only during the first term. Funds must be new to Pacific Global Bank. Substantial penalty for early withdrawal. Fees may reduce earnings.

STEP-UP CERTIFICATE

2.25%¹
APY

36 MONTHS

2.50%¹
APY

60 MONTHS

\$5,000 MIN. FOR EACH

CHOOSE YOUR TERM WITH OUR 9 OR 12 MONTH CERTIFICATES

To celebrate the Bank's 14th Anniversary we are offering a special rate of 2.00% APY for your choice of a 9 month or 12 month term.²

Open it during our limited time offer and you will **earn 2.00% APY** with a deposit of \$5,000 or more. Of course, **each depositor is insured to at least \$250,000 by the FDIC.**

See what an extraordinary difference there is in banking at locally owned Pacific Global Bank. Stop in any of our three locations and take advantage of this limited time offer.

²APY (Annual Percentage Yield) is accurate as of 1/15/2010. \$5,000 minimum opening deposit. \$250,000 maximum deposit. Limit one (1) per customer. Penalty applies for early withdrawal. Funds to open the 9 or 12 month Certificate may not be transferred from existing Pacific Global Bank account(s). This is a limited time offer and subject to change or can be withdrawn at any time without prior notice. Other restrictions and limitations may apply.

~~9 MONTHS OR 12 MONTHS CERTIFICATE~~

~~**2.00%**²
APY~~

~~**\$5,000 MINIMUM**~~



EARN PREMIUM INTEREST ON CHECKING

You can earn a great interest rate on your checking balance with our Premier Checking Account.³ It currently **pays 1.15% APY** and gives you all of these benefits:

- Free MasterCard® debit card
- Free On-Line Banking
- Free On-Line Bill Pay
- ...and great service, too!

Get all of these and extraordinary service, too. Stop in today and see what Pacific Global Bank can do for you.

PREMIER CHECKING

1.15%³
APY

\$5,000 MINIMUM

³Premier Checking requires \$5,000 minimum to avoid \$10 monthly service charge. Regular overdraft fees apply. Please ask for details. Interest rates subject to change without notice.



2323 S. Wentworth Avenue • Chicago • 312-225-2323
2156-A S. Archer Avenue • Chicago • 312-225-2220
3233 S. Ashland Avenue • Chicago • 773-843-3233

Celebrating 14 Years
of Serving
the Community





2323 S. Wentworth Ave.
Chicago, IL 60616 • 312-225-2323



3233 S. Ashland Avenue
Chicago, IL 60608 • 773-843-3233



2323 S. Wentworth Avenue
Chicago, IL 60616



2156-A S. Archer Ave.
Chicago, IL 60616 • 312-225-2220



EARN BONUS INTEREST

If you want to earn a premium rate on your money and still have the ability to withdraw anytime, take a look at our **Platinum Money Market Account**.

The current Money Market rate for Platinum Money Market Accounts is 0.75% APY. But we are paying a bonus of 1.00% more for accounts opened during the promotional period for a total yield of **1.75% APY, guaranteed through March 31, 2010**. After March 31, 2010, if you can bring in

\$10,000 in new funds for deposit, your rate will again be 1.00% more than the then current rate for Platinum Money Market Accounts through the end of that calendar quarter.

This account includes limited check writing, and you can deposit or withdraw anytime in person at any of our locations. Of course, each depositor is insured to \$250,000 through 12/31/13 by the FDIC. It's a great deal...but act now as this is a limited-time offer. Stop in and see what locally owned Pacific Global Bank can do for you.

PLATINUM MONEY MARKET ACCOUNT

1.75%⁴ APY

\$10,000 IN NEW FUNDS

⁴Platinum Money Market Account minimum deposit to open is \$10,000. The 1.75% Annual Percentage Yield (APY) is guaranteed through March 31, 2010 (1.00% APY more than the current rate for Platinum Money Market at 0.75% APY). Requires \$10,000 minimum to avoid \$10 monthly service charge. To continue earning the bonus rate of an additional 1.00%, you need to deposit a net increase of at least \$10,000 in new funds each quarter. Bonus rate will be honored the business day after the day of deposit. All APYs are accurate as of January 15, 2010. Account subject to 6 withdrawal or transfer limitation per statement cycle. Limit of one account per customer. The maximum deposit limit is \$250,000. Promotion may be withdrawn any time without notice. Other fees may apply.

NEED A LOAN? WE ARE READY, WILLING & ABLE!

Thinking about refinancing your home or getting ready to purchase some property? Now is the best time to buy with great rates and low home prices. Come into Pacific Global Bank or call us to speak with a lending expert today to see how we can help you save.

Come in today and ask how we can help you:

- **Secure your deal on the property you are purchasing.**

- **Lower your mortgage payment.**
- **Lower your current rate.**
- **Refinance your loans to pay off unwanted credit card debts and or car loans.**

Managing your finances is easy, we give you access to auto-debit payment plans, debit card deposits and convenient ATM locations.

Pacific Global Bank is here to serve your needs, after all, we are known as "the bank that cares." Our goal is to serve you, your family, and your community. Call us at any one of our locations or visit us at www.pacificglobalbank.com for more information.



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Visit us at
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