

		Tompkins Rate	Option One		Option Two	
			Amount	Est. Interest	Amount	Est. Interest
January	Time					
February	1 month	3.40%	\$ 20,000.00	\$ 55.80		
March	2 month	3.42%	\$ 20,000.00	\$ 112.41	\$ 30,000.00	\$ 168.61
April	3 month	3.44%	\$ 20,000.00	\$ 169.82	\$ 30,000.00	\$ 254.74
May	4 month	n/a				
June	5 month	3.49%	\$ 215,000.00	\$ 3,095.21	\$ 215,000.00	\$ 3,095.21
July	6 month	3.49%				
			\$ 3,433.24		\$ 3,518.56	