

Days	M&T	Estimated Interest on 500,000.00	Estimated Interest on \$750,000
30	2.86%	1,175.34	1,763.01
60	2.88%	2,367.12	3,550.68
90	2.90%	3,575.34	5,363.01
120	2.97%	4,882.19	7,323.29
180	3.00%	7,397.26	11,095.89

Days	NBT	Estimated Interest on 500,000.00	Estimated Interest on \$750,000
30	3.45%	1,417.81	2,126.71
60	3.45%	2,835.62	4,253.42
90	3.45%	4,253.42	6,380.14
120	3.25%	5,342.47	8,013.70
180	3.25%	8,013.70	12,020.55

Days	BOGC	Estimated Interest on 500,000.00	Estimated Interest on \$750,000
150	2.44%	5,013.70	7,520.55
150	2.92%	6,000.00	9,000.00 *

* - rate valid with an active checking relationship