

**☺ ● HAPPY CLUB SAVINGS ● ☺**

Effective Date 1/14/2009

Woori America Bank

Term	Rate/APY	Contract Amount						
		1,000	5,000	10,000	20,000	30,000	50,000	100,000
12 Mo.	2.50%	\$82.38	\$411.91	\$823.83	\$1,647.66	\$2,471.48	\$4,119.14	\$8,238.28
18 Mo.	2.50%	\$54.58	\$272.89	\$545.78	\$1,091.56	\$1,637.35	\$2,728.91	\$5,457.82
24 Mo.	2.75%	\$40.58	\$202.90	\$405.79	\$811.58	\$1,217.37	\$2,028.95	\$4,057.90
36 Mo.	2.75%	\$26.68	\$133.40	\$266.79	\$533.59	\$800.38	\$1,333.97	\$2,667.95
48 Mo.	2.75%	\$19.73	\$98.66	\$197.32	\$394.65	\$591.97	\$986.62	\$1,973.23
60 Mo.	3.00%	\$15.47	\$77.34	\$154.69	\$309.37	\$464.06	\$773.43	\$1,546.87
84 Mo.	3.50%	\$10.52	\$52.62	\$105.23	\$210.46	\$315.70	\$526.16	\$1,052.32
120 Mo.	4.00%	\$6.79	\$33.96	\$67.91	\$135.82	\$203.74	\$339.56	\$679.12

**☺ ● THE DREAM CLUB SAVINGS ● ☺**

Effective Date 1/14/2009

Woori America Bank

Term	Rate/APY	Contract Amount						
		1,000	5,000	10,000	20,000	30,000	50,000	100,000
12 Mo.	2.75%	\$82.29	\$411.44	\$822.88	\$1,645.76	\$2,468.65	\$4,114.41	\$8,228.82
18 Mo.	2.75%	\$54.48	\$272.41	\$544.81	\$1,089.62	\$1,634.44	\$2,724.06	\$5,448.12
24 Mo.	3.00%	\$40.48	\$202.41	\$404.81	\$809.62	\$1,214.44	\$2,024.06	\$4,048.12
36 Mo.	3.00%	\$26.58	\$132.91	\$265.81	\$531.62	\$797.44	\$1,329.06	\$2,658.12
48 Mo.	3.00%	\$19.63	\$98.17	\$196.34	\$392.69	\$589.03	\$981.72	\$1,963.43
60 Mo.	3.25%	\$15.37	\$76.86	\$153.72	\$307.43	\$461.15	\$768.58	\$1,537.17

**☺ ● THE MORE DREAM CLUB SAVINGS ● ☺**

Effective Date 4-13-2009

Woori America Bank

Term	Rate/APY	Contract Amount						
		1,000	5,000	10,000	20,000	30,000	50,000	100,000
12 Mo.	4.25%	\$81.72	\$408.61	\$817.23	\$1,634.45	\$2,451.68	\$4,086.13	\$8,172.25
24 Mo.	4.50%	\$39.90	\$199.49	\$398.98	\$797.96	\$1,196.93	\$1,994.89	\$3,989.78
36 Mo.	5.25%	\$25.71	\$128.54	\$257.08	\$514.17	\$771.25	\$1,285.41	\$2,570.83

**☺ ● ONE HEART CLUB SAVINGS ● ☺**

Effective Date 11-19-2008

Woori America Bank

Term	Rate/APY	Contract Amount						
		1,000	5,000	10,000	20,000	30,000	50,000	100,000
48 Mo.	5.50%	\$18.67	\$93.37	\$186.73	\$373.46	\$560.19	\$933.66	\$1,867.31
60 Mo.	5.75%	\$14.43	\$72.13	\$144.25	\$288.50	\$432.75	\$721.26	\$1,442.51
120 Mo.	6.25%	\$6.02	\$30.10	\$60.20	\$120.39	\$180.59	\$300.98	\$601.97