

Wholesale Funding Report
(All Limits Expressed As A % of Assets)

As Of Date	Total Assets	Total Policy Limit	
November 30, 2008	\$100,000,000	\$40,000,000 (40% of Assets)	
Source (Policy Limit)	Availability	Usage	Rate/Term
FHLB Advances (25%)	\$25,000,000	\$5,000,000	3.20%/5-2 Conv.
Brokered Deposits (25%)	\$25,000,000	\$4,000,000 \$4,000,000	3.70% - 1 Year 3.20% - 6 Mo.
CDARS (15%)	\$15,000,000	\$7,000,000 \$3,000,000	Reciprocal One-Way Buy
IDC (10%)	\$10,000,000	\$2,000,000	Target+65 bps
QwickRate (Internet CD- 15%)	\$15,000,000	0	
Fed Funds Purchased (15%)	\$3,000,000 (Silverton) \$3,000,000 (SunTrust) \$3,000,000 (Nexity)	\$1,000,000 0 \$2,000,000	Target + 50 bps Target + 50 bps
Fed Discount Window (20%)	\$20,000,000	0	
Repurchase Agreements (15%)	\$10,000,000 (Silverton)	0	
Totals	\$129,000,000	\$28,000,000	
	Total Policy Limit = \$40,000,000		
	Usage = \$28,000,000		
	% of Assets Usage = 28%		

Notes: Availability Exceeds Limit Due To Varying Cost Efficiencies of Sources. Use of FHLB Advances was For Leveraged Financial Transaction With Spread of 200 bps achieved for Years 1 & 2. Use of brokered deposits based on then current local CD rates of 3.50% and 4.25% for 6 month and 1 year. CDARS One-Way Buy was for 1 year CDs at rate of 3.85% and CDARS Reciprocal was for customers desiring full FDIC coverage. IDC and Fed Funds Purchased used as opposed to MMA Special – local market of 2.50%.