

MARKET LINKED CDS - JULY 2014

All MLCDs are FDIC Insured and 100% Principal Protected when held to maturity

MLCD SUMMARY	MLCD OVERVIEW	CD INTEREST LINKED TO	MAXIMUM INTEREST	MINIMUM INTEREST	MAXIMUM YIELD	MINIMUM YIELD	MONTHLY DEADLINE
BOW 7CIA BANK OF THE WEST SEVEN YEAR COMMODITY INCOME ADVANTAGE CD	<u>1% or 7.25%</u> INTEREST PAID ANNUALLY	<u>5 COMMODITIES</u> COCOA, COFFEE, CORN, LEAD, NATURAL GAS	<u>50.75%</u> TOTAL POTENTIAL RETURN	<u>7.00%</u> TOTAL GUARANTEED RETURN	<u>7.25%</u> ANNUAL POTENTIAL INTEREST	<u>1.00%</u> ANNUAL GUARANTEED INTEREST	<u>THURSDAY</u> JULY 24 1PM EDT
BBD 7EQ BARCLAYS BANK SEVEN YEAR EQUITY BASKET LINKED CD	<u>1.40% to 5.00%</u> INTEREST PAID ANNUALLY	<u>10 EQUITIES</u> AAPL, ABBV, AXP, BMY, COP, CSCO, F, MSFT, PPL, WMB	<u>35.00%</u> TOTAL POTENTIAL RETURN	<u>9.80%</u> TOTAL GUARANTEED RETURN	<u>5.00%</u> ANNUAL POTENTIAL INTEREST	<u>1.40%</u> ANNUAL GUARANTEED INTEREST	<u>THURSDAY</u> JULY 24 1PM EDT
GS 7MB GOLDMAN SACHS SEVEN YEAR MULTI-ASSET INDEX LINKED CD	<u>1% - UNLIMITED</u> INTEREST PAID ANNUALLY	<u>GSMBMA5</u> THE INDEX HAS AVERAGED 7.36% ANNUALLY (JUN 11 - JUN 14)	<u>UNLIMITED</u> TOTAL POTENTIAL RETURN	<u>7.00%</u> TOTAL GUARANTEED RETURN	<u>UNCAPPED</u> ANNUAL POTENTIAL INTEREST	<u>1.00%</u> ANNUAL GUARANTEED INTEREST	<u>THURSDAY</u> JULY 24 1PM EDT
JPM 7HYB JPMORGAN CHASE SEVEN YEAR HIGH YIELD BOND INDEX LINKED CD	<u>1% - UNLIMITED</u> INTEREST PAID ANNUALLY	<u>JPUSHY3E</u> THE INDEX HAS AVERAGED 6.03% ANNUALLY (MAY 11 - MAY 14)	<u>UNLIMITED</u> TOTAL POTENTIAL RETURN	<u>7.00%</u> TOTAL GUARANTEED RETURN	<u>UNCAPPED</u> ANNUAL POTENTIAL INTEREST	<u>1.00%</u> ANNUAL GUARANTEED INTEREST	<u>THURSDAY</u> JULY 24 1PM EDT

PRELIMINARY DISCLOSURES AND TERM SHEETS MUST BE REVIEWED PRIOR TO PURCHASE

THIS DOCUMENT IS FOR DISCUSSION PURPOSES AND DOES NOT CONSTITUTE AN OFFER TO PURCHASE MLCDs. DEPOSITORS MUST REVIEW THE ISSUER GENERATED PRELIMINARY DISCLOSURES AND TERM SHEETS PRIOR TO PURCHASING THE CDS. MLCDs ARE 100% PRINCIPAL PROTECTED WHEN HELD TO MATURITY. WHILE THERE ARE NO SURRENDER CHARGES WHEN SELLING MLCDs PRIOR TO MATURITY, THE LIQUIDATION VALUE MAY BE LESS OR MORE THAN ORIGINAL DEPOSIT. PAST PERFORMANCE IS NOT A PREDICTION OR GUARANTEE OF FUTURE RESULTS. UNLESS AN MLCD OFFERS A MINIMUM GUARANTEED RETURN, INTEREST MAY BE ZERO.