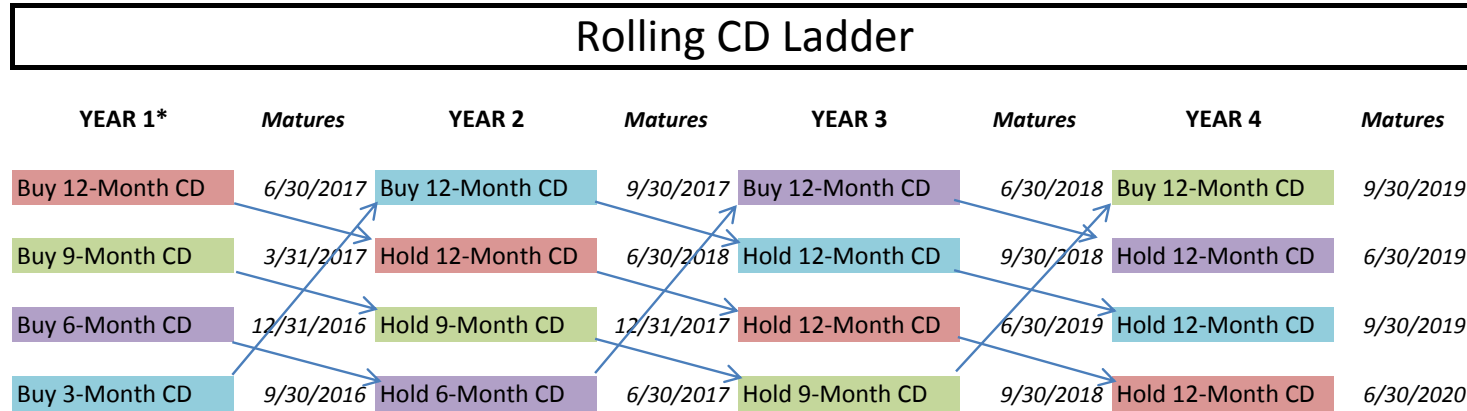


HBOI Foundation

Cash/Pimco Fixed Income Scenario

DRAFT - FOR DISCUSSION PURPOSES ONLY
 Provided for the HBOI Foundation Board of Directors



* For illustration purposes only, purchase begins July 1, 2016.

Current Business CD Rates (Based on \$500,000 Each)

	PNC	Wells Fargo	TD Bank	Marine Bank	Harbor Community	USAA Federal	Northern Trust
3-Month	0.09%	0.01%	0.25%	0.10%	0.20%	0.35%	0.03%
6-Month	0.14%	0.01%	0.30%	0.20%	0.25%	0.61%	0.08%
9-Month	N/A	0.01%	0.35%	N/A	N/A	0.71%	0.08%
12-Month	0.22%	0.05%	0.40%	0.20%	0.60%	0.76%	0.10%

(Purchase of CD's would place HBOIF over FDIC insured limits at these institutions.)