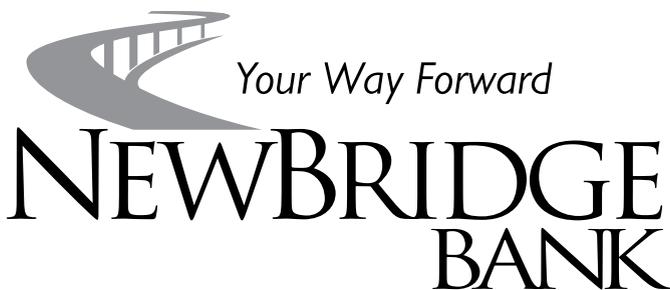


KEEP YOUR OPTIONS OPEN

The 36-month bump rate CD

3%
APY*

With the freedom to select a higher rate after 12 months.



For the branch nearest you, visit www.newbridgebank.com

*Annual Percentage Yield is available and accurate as of February 17, 2009 and is subject to change at any time and without notice. Fees or other conditions could reduce the yield. An early withdrawal penalty applies. There is a minimum deposit of \$5,000 to earn this Annual Percentage Yield. There is no maximum deposit limit. Deposits from Public Funds or Municipalities are not eligible for this account. This account is not eligible for additional deposits. This CD has an initial lockout period of 12 months before an interest rate adjustment can be requested. A one-time bump of the interest rate on the CD will be allowed after the initial 12 month lockout period up until the 35th month of the CD. The interest rate can be bumped only once during the period set out above at any time NewBridge Bank is offering a higher rate on its standard 36 month maturity Certificate of Deposit. Any request for an interest rate bump must be in written form authorizing the bank to make the interest rate change.

MEMBER
FDIC