

BURKE & HERBERT BANK & TRUST CO.
RATES EFFECTIVE AS OF JULY 28, 2010

REGULAR CERTIFICATE OF DEPOSIT ACCOUNTS^a

Term	Interest Compounds	Minimum Opening Deposit	Minimum Balance To Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
10 Days	At Maturity	\$500	\$500	0.350%	0.350%
30 Days	At Maturity	\$500	\$500	0.500%	0.500%
60 Days	At Maturity	\$500	\$500	0.500%	0.500%
90 Days	At Maturity	\$500	\$500	0.500%	0.500%
6-months	Monthly	\$500	\$500	1.000%	1.000%
12-Months	Monthly	\$500	\$500	1.090%	1.100%
18-Months	Monthly	\$500	\$500	1.000%	1.000%
24-Months	Monthly	\$500	\$500	1.240%	1.250%
25-Months ^b	Monthly	\$500	\$500	1.240%	1.250%
25-Months ^b	Monthly w/o checking	\$10,000	\$10,000	1.880%	1.900%
25-Months ^b	Monthly w/checking	\$10,000	\$10,000	1.980%	2.000%
30-Months	Monthly	\$500	\$500	1.340%	1.350%
35-Months ^b	Monthly	\$500	\$500	1.540%	1.550%
35-Months ^b	Monthly w/o checking	\$10,000	\$10,000	2.180%	2.200%
35-Months ^b	Monthly w/checking	\$10,000	\$10,000	2.280%	2.300%
36-Months	Monthly	\$500	\$500	1.390%	1.400%
36-Months	Monthly w/o checking	\$10,000	\$10,000	2.030%	2.050%
36-Months	Monthly w/checking	\$10,000	\$10,000	2.130%	2.150%
48-Months	Monthly	\$500	\$500	1.690%	1.700%
48-Months	Monthly w/o checking	\$10,000	\$10,000	2.180%	2.200%
48-Months	Monthly w/checking	\$10,000	\$10,000	2.280%	2.300%
60-Months	Monthly	\$500	\$500	1.880%	1.900%
60-Months	Monthly w/o checking	\$10,000	\$10,000	2.860%	2.900%
60-Months	Monthly w/checking	\$10,000	\$10,000	2.960%	3.000%

*Maximum balance of \$500,000.00

PROMOTIONAL CERTIFICATES OF DEPOSIT^a

Term	Interest Compounds	Minimum Opening Deposit	Minimum Balance To Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
19-Months*	Monthly	\$10,000	\$10,000	1.590%	1.600%

*Maximum balance of \$500,000.00

JUMBO CERTIFICATES OF DEPOSIT^a

Term	Interest Compounds	Minimum Opening Deposit	Minimum Balance To Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
30 Days	At Maturity	\$100,000	\$100,000	0.500%	0.500%
60 Days	At Maturity	\$100,000	\$100,000	0.600%	0.600%
90 Days	At Maturity	\$100,000	\$100,000	0.600%	0.600%
6-Months	At Maturity	\$100,000	\$100,000	1.000%	1.000%
6-Months	Monthly	\$100,000	\$100,000	1.000%	1.000%
12-Months	Monthly	\$100,000	\$100,000	1.090%	1.100%
18-Months	Monthly	\$100,000	\$100,000	1.000%	1.000%
25-Months ^b	Monthly w/o checking	\$100,000	\$100,000	1.880%	1.900%
25-Months ^b	Monthly w/checking	\$100,000	\$100,000	1.980%	2.000%
35-Months ^b	Monthly w/o checking	\$100,000	\$100,000	2.180%	2.200%
35-Months ^b	Monthly w/checking	\$100,000	\$100,000	2.280%	2.300%
36-Months	Monthly w/o checking	\$100,000	\$100,000	2.030%	2.050%
36-Months	Monthly w/checking	\$100,000	\$100,000	2.130%	2.150%
48-Months	Monthly w/o checking	\$100,000	\$100,000	2.180%	2.200%
48-Months	Monthly w/checking	\$100,000	\$100,000	2.280%	2.300%
60-Months	Monthly w/o checking	\$100,000	\$100,000	2.860%	2.900%
60-Months	Monthly w/checking	\$100,000	\$100,000	2.960%	3.000%

REPURCHASE AGREEMENTS^c

Tiers	Rate
Balances to \$50,000	0.000%
\$50,000.01 to \$100,000	0.050%
\$100,000.01 to \$500,000	0.250%
\$500,000.01 to \$1,000,000	0.900%
\$1,000,000.01 to \$2,000,000	1.000%
Balances over \$2,000,000	1.100%

Repurchase Agreements are secured obligations of Burke & Herbert Bank & Trust Company. Any amounts placed in Repurchase Agreements are not deposits of Burke & Herbert Bank & Trust Company, are not insured by the FDIC and are not guaranteed in any way by the United States or any of its agencies.

^a) maximum balance of \$500,000.00

^b) substantial penalty for early withdrawal.

^b) This CD comes with a "Bump Up" feature that allows you to request a one-time rate adjustment after the account has been opened for at least six months. The rate will be adjusted to the then current rate for this CD product and the new rate will apply for the remainder of the term.

^c) The interest rate and annual percentage yield may change after account opening

CHECKING/SAVINGS/MONEY MARKET ACCOUNTS^c

Account Type	Minimum Opening Deposit	Minimum Balance To Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Interest Checking	\$100.00	\$100.00		
Balances to \$1,499.99			0.100%	0.100%
Balances \$1,500.00 and over			0.200%	0.200%
Savings	\$50.00	\$50.00	0.200%	0.200%
Kid's Savings	\$10.00	\$10.00	0.200%	0.200%
Regular Money Market	\$1,000.00	\$1,000.00		
Balances to \$2,499.99			0.250%	0.250%
\$2,500 to \$24,999.99			0.350%	0.350%
\$25,000 to \$99,999.99			0.750%	0.750%
Balances \$100,000 and over			0.950%	0.950%
Premium Money Market	\$1,000.00	\$1,000.00		
Balances to \$24,999.99			0.250%	0.250%
\$25,000 to \$99,999.99			0.450%	0.450%
\$100,000 to \$249,999.99			1.000%	1.000%
\$250,000 to \$499,999.99			1.100%	1.100%
\$500,000 to \$999,999.99			1.100%	1.100%
Balances \$1,000,000 and over			1.250%	1.260%

INDIVIDUAL RETIREMENT ACCOUNTS (IRAs)^{ab}

Term	Fixed/Variable	Interest Compounds	Minimum Opening Deposit	Minimum Balance To Obtain Annual Percentage Yield	RATE	APY
18-Months ^c	Variable	Quarterly	\$100.00	\$100.00	1.250%	1.260%
25-Months ^b	Fixed	Monthly w/o checking	\$100.00	\$100.00	1.880%	1.900%
25-Months ^b	Fixed	Monthly w/checking	\$100.00	\$100.00	1.980%	2.000%
36-Months	Fixed	Quarterly	\$100.00	\$100.00	2.250%	2.270%
60-Months	Fixed	Quarterly	\$100.00	\$100.00	2.750%	2.780%

Fees could reduce earnings on the account. Interest Rates and Annual Percentage Yields are current as of the date of this report.

For current rate information call 703-684-1655.

Member FDIC