



Harris Market Linked CDs

Invest in the Markets with Downside Protection

October 2009 – Series 18

**100% Principal
Protection**

**Index Linked
Return**

**Total Return
Potential up to
50.00% for the Term**

(annual potential of 10.00% APY)

Term: 5 Years

Harris S&P 500 Index Linked 5Year CD, Series 18

Product Overview

This product provides you with the opportunity to earn potentially higher returns than traditional fixed rate CDs by linking its return to the performance of the S&P 500 Index. Additionally, it provides you with the benefit of 100% principal protection.

Product Information

ISSUER:	Harris N.A.
Minimum Investment:	\$15,000
Maximum Variable Rate of Return:	10.00% Annual Percentage Yield (APY)
Liquidity:	Secondary market subject to availability
FDIC Insured:	Yes*
Available:	October 1, 2009 - October 26, 2009

S&P 500 Index

Harris S&P 500 Index Linked CDs provide you with exposure to the performance of all the stocks in the S&P 500 Index, widely regarded as a leading indicator of the U.S. equities market. This index focuses on the large cap segment of the U.S. equities market, and includes 500 leading companies across major industries of the U.S. economy.

Return Potential

- Variable Rate of Return, being the sum of the annual price returns of the S&P 500 Index, to a maximum of 10.00% per year
- If the S&P 500 provides no positive price return or a negative return the investor will receive 0% return on the CD but will receive their original investment at maturity

Key Benefits

- Security for your savings and peace of mind for you
- Diversification and investment risk management
- Higher return potential than traditional fixed rate CDs
- The potential to help protect against inflation



For more information, please see your Financial Advisor to discuss how this product can complement your existing portfolio. You can also stop by your local Harris branch, or call us at 877.225.3863. Please see reverse side for important information.

Harris Market Linked CDs ("MLCD") provide interest tied to equity indices or stocks. Harris MLCDs tied to the equity market will generally pay interest only at maturity instead of periodically. While the principal amount of a Harris N.A. MLCD is guaranteed, if held to maturity and is repaid upon maturity, there is no guarantee of any return that is linked to the performance of underlying assets. Changes in the underlying assets may affect the rate of return of the CD. Harris MLCDs may return interest that is less than a comparable traditional CD, or which may be zero. MLCDs whose interest is determined based upon the performance of a market measure, such as equity indices or stocks, may be treated as issued with original issue discount ("OID"). **Accordingly, a holder of a CD may be required to include OID on the CD as interest income during each taxable year that the holder owns the CD. Prospective purchasers of the CDs should consult their own tax advisors concerning the tax consequences of the ownership of a CD in their particular situation.**

Maturities are usually between 1 and 5 years. Minimum investment of \$15,000 required. Early withdrawal generally not permitted. Sale or redemption subject to market price in secondary market, if made available by BMO Capital Markets, which could be less than initial investment.

Harris N. A. may offer different types of Market Linked CDs. The terms may vary from issue to issue. Please read the applicable Terms Supplement and Disclosure Statement for the terms and conditions of the Market Linked CDs, possible risks of this type of instrument and for more information before investing. If you do not understand the terms of the Harris Market Linked CD, please contact a Harris Financial Advisor.

Investment Products are available through Harris Investor Services, Inc. (member of FINRA), a non bank affiliate of Harris N.A.

* Harris Market Linked CDs are insured by the Federal Deposit Insurance Corporation ("FDIC"). FDIC deposit insurance has been temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2013, subject to FDIC rules and regulations. On January 1, 2014, the standard insurance amount will return to \$100,000 per depositor. Please read the applicable Disclosure Statement for other FDIC limits. Other deposits with Harris N.A. subject to deposit insurance coverage will be aggregated with the Market Linked CDs with respect to the \$250,000 maximum.

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Harris Market Linked CDs are issued by Harris N.A. The principal is protected by Harris N.A. if the CD is held to maturity.

Harris® is a trade name used by Harris N.A. and its affiliates. Member FDIC.