



Harris Market Linked CDs

Invest in the Markets with Downside Protection

January 2010 – Series 8

100% Principal Protection

Return Linked to Basket of 15 Stocks

Total Return Potential up to 30% for the Term
(annual potential of 6% APY)

Term: 5 Years

Contingent Annual Coupon 5 Year CD, Series 8

Product Overview

This product provides exposure to the potential price appreciation of 15 publicly traded companies, and if held to maturity provides 100% principal protection. This CD offers the potential to receive an annual coupon based on the performance of these securities.

Product Information

ISSUER:	Harris N.A.
Minimum Investment:	\$15,000
Maximum Variable Rate of Return:	6% Annual Percentage Yield (APY)
Liquidity:	Secondary market subject to availability
FDIC Insured:	Yes*
Available:	January 4, 2010 - January 25, 2010

Basket of Securities

- | | |
|------------------------------|---------------------------|
| Wells Fargo & Company | American Express Company |
| Wal-Mart Stores Inc. | The Coca-Cola Company |
| ConocoPhillips | Johnson & Johnson |
| Kraft Foods Inc. | Wesco Financial |
| The Procter & Gamble Company | Union Pacific Corporation |
| Nike, Inc. | Moody's Corporation |
| Washington Post | US Bancorp |
| Costco Wholesale Companies | |

Return Potential

- A variable coupon may be paid annually, based on the average performance of the basket of securities, subject to an annual cap of 6%
- Any negative return will be attributed the actual return.
- If the average performance of the basket of securities has a zero or negative return for a Valuation Period the investor will not receive a coupon for that Valuation Period.

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 888.360.6394. 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.