



Rate Schedule

ACCOUNT TYPE	BALANCE	BALANCE METHOD	DIVIDENDS COMPOUNDED & CREDITED	DIVIDEND PERIOD	MINIMUM BALANCE TO EARN SLATED APY	SAVINGS DIVIDEND RATES	ANNUAL PERCENTAGE YIELD (APY)
Share (Savings Account)	\$100,000.00 or greater	Daily Balance	Monthly	Monthly	\$100,000.00	0.550%	0.551%
	\$50,000.00 - \$99,999.99	Daily Balance	Monthly	Monthly	\$50,000.00	0.300%	0.300%
	\$10,000.00 - \$49,999.99	Daily Balance	Monthly	Monthly	\$10,000.00	0.150%	0.150%
	\$3,000.00 - \$9,999.99	Daily Balance	Monthly	Monthly	\$3,000.00	0.100%	0.100%
	\$0.01 - \$2,999.99	-----	Monthly	Monthly	-----	-----	-----

Effective: October 31, 2011

ACCOUNT TYPE	BALANCE	BALANCE METHOD	DIVIDENDS COMPOUNDED & CREDITED	DIVIDEND PERIOD	MINIMUM BALANCE TO EARN SLATED APY	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)
Share Draft (Checking Account)	\$3,000.00 or greater	Daily Balance	Monthly	Monthly	\$3,000.00	0.100%	0.100%
	\$1,000.00 - \$2,999.99	Daily Balance	Monthly	Monthly	\$1,000.00	0.000%	0.000%
	\$0.01 - \$999.99				-----		-----
Variable IRA	-----	Daily Balance	Monthly	Monthly	None	1.250%	1.257%
Christmas Club	-----	Daily Balance	Monthly	Monthly	None	0.100%	0.100%

Effective: April 18, 2011

ACCOUNT TYPE	INVESTMENT	MINIMUM DEPOSIT	CURRENT DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	DIVIDEND PERIOD	DIVIDENDS COMPOUNDED & CREDITED
Certificates						
	12 Months	\$1,000.00	0.750%	0.753%	Monthly	Monthly
	24 Months	\$1,000.00	1.100%	1.106%	Monthly	Monthly
	36 Months	\$1,000.00	1.400%	1.409%	Monthly	Monthly
	60 Months	\$1,000.00	1.850%	1.866%	Monthly	Monthly

Effective: October 21, 2011

† RATES ARE SUBJECT TO CHANGE WITHOUT NOTICE. OTHER GUIDELINES MAY APPLY.