



Rate Schedule

Share (Savings Account)

BALANCE	BALANCE METHOD	DIVIDENDS COMPOUNDED & CREDITED	DIVIDEND PERIOD	MINIMUM BALANCE TO EARN SLATED APY	SAVINGS DIVIDEND RATES	ANNUAL PERCENTAGE YIELD (APY)
\$100,000.00 or greater	Daily Balance	Monthly	Monthly	\$100,000.00	1.000%	1.005%
\$50,000.00 - \$99,999.99	Daily Balance	Monthly	Monthly	\$50,000.00	0.750%	0.753%
\$10,000.00 - \$49,999.99	Daily Balance	Monthly	Monthly	\$10,000.00	0.500%	0.501%
\$3,000.00 - \$9,999.99	Daily Balance	Monthly	Monthly	\$3,000.00	0.250%	0.250%
\$100.00 - \$2,999.99	Daily Balance	Monthly	Monthly	\$100.00	0.100%	0.100%
\$0.01 - \$99.99	-----	Monthly	Monthly	-----	-----	-----

Effective: October 1, 2009

Share Draft (Checking Account)

BALANCE	BALANCE METHOD	DIVIDENDS COMPOUNDED & CREDITED	DIVIDEND PERIOD	MINIMUM BALANCE TO EARN SLATED APY	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)
\$3,000.00 or greater	Daily Balance	Monthly	Monthly	\$3,000.00	0.250%	0.250%
\$1,000.00 - \$2,999.99	Daily Balance	Monthly	Monthly	\$1,000.00	0.000%	0.000%
\$0.01 - \$999.99				-----		-----

Effective: October 1, 2009

Variable IRA

BALANCE	BALANCE METHOD	DIVIDENDS COMPOUNDED & CREDITED	DIVIDEND PERIOD	MINIMUM BALANCE TO EARN SLATED APY	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)
-----	Daily Balance	Monthly	Monthly	None	1.500%	1.510%

Effective: October 1, 2009

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

Christmas Club

BALANCE	BALANCE METHOD	DIVIDENDS COMPOUNDED & CREDITED	DIVIDEND PERIOD	MINIMUM BALANCE TO EARN SLATED APY	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)
-----	Daily Balance	Monthly	Monthly	None	0.250%	0.250%

Effective: October 1, 2009

Certificates of Deposit

INVESTMENT	MINIMUM DEPOSIT	CURRENT DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	DIVIDEND PERIOD	DIVIDEDNDS COMPOUNDED & CREATED
6 Months	\$1,000.00	1.150%	1.156%	Monthly	Monthly
12 Months	\$1,000.00	1.250%	1.257%	Monthly	Monthly
18 Months	\$1,000.00	1.400%	1.409%	Monthly	Monthly
24 Months	\$1,000.00	1.750%	1.764%	Monthly	Monthly
36 Months	\$1,000.00	2.000%	2.018%	Monthly	Monthly
48 Months	\$1,000.00	2.250%	2.273%	Monthly	Monthly
60 Months	\$1,000.00	2.500%	2.529%	Monthly	Monthly

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