



Exceptional Service
Incredible Value

DEPOSIT ACCOUNTS

Rates as of August 16, 2010
(subject to change)

SHARE ACCOUNTS

Deposit Type	Annual Percentage Yield	Dividend Rate
Savings Accounts	0.05%	0.05%
High Yield Youth Savings*	0.50%	0.50%
Value Checking	0.02%	0.02%
IRA's	0.05%	0.05%

Minimum \$5.00 deposit is required to open a savings account and a minimum balance of \$5.00 is required in order to earn dividends.

*The 0.50% APY paid up to \$2,500. The current savings rate is paid on balances over \$2,500.

Rates are subject to change after the account is opened. Fees may reduce earnings on the account (see [Fee Schedule](#)).

MONEY MARKET MAXIMIZER

Balance	Annual Percentage Yield	Dividend Rate
\$9,999 and below	0.05%	0.05%
\$10,000-\$24,999	0.10%	0.10%
\$25,000-\$49,999	0.15%	0.15%
\$50,000 and above	0.20%	0.20%

Rates are subject to change after the account is opened. Fees may reduce earnings on the account (see [Fee Schedule](#)).

CERTIFICATE RATES

REGULAR AND IRA'S

Description	APY*	DR**	Minimum Balance	Period of Investment
13 Wk Share Certificate	0.10%	0.10%	\$500.00	91 days
26 Wk Share Certificate	0.20%	0.20%	\$500.00	182 days
52 Wk Share Certificate	0.35%	0.35%	\$500.00	364 days
2 Year Share Certificate	0.90%	0.90%	\$500.00	730 days
3 Year Share Certificate	1.11%	1.10%	\$500.00	1095 days
5 Year Share Certificate	1.76%	1.75%	\$500.00	1825 days

* Annual Percentage Yield

**Dividend Rate

Dividends are paid and compounded monthly. A penalty may be imposed for early withdrawal. The amount of early withdrawal penalty is 30 days of dividends for terms up to 26 weeks, 60 days of dividends for 52 week terms, 120 days of dividends for 2 year terms, and 180 days of dividends for terms of 3 years or more.



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