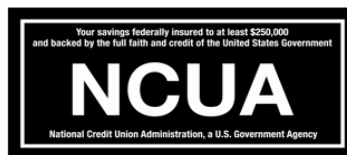




>> Current Savings Rates

Effective Rates in effect as of June 1, 2010 and subject to change at any time. Contact your branch for latest rates. Rates may change after the account is opened.		
Share Accounts	Dividend Rate	APY*
Daily Passbook with Life Insurance	0.50%	0.50%
Daily Passbook / No Life Insurance	0.65%	0.65%
Christmas Club	0.70%	0.70%
Checking Accounts	Dividend Rate	APY*
Personal Checking (No service charge, no minimum balance)	0.25% (Dividends are paid monthly if a \$1000 average daily balance is maintained)	0.25%
Low Activity Business Checking (No service charge, no minimum balance)	No Dividends	
High Activity Business Checking	Analysis Basis	
Money Market Accounts	Dividend Rate	APY*
\$0 to \$4,999.99	0.35%	0.35%
\$5,000 to \$9,999.99	0.40%	0.40%
\$10,000 to \$24,999.99	0.45%	0.45%
\$25,000 to \$49,999.99	0.50%	0.50%
\$50,000 to \$74,999.99	0.65%	0.65%
\$75,000 to \$99,999.99	0.75%	0.75%
\$100,000 to \$199,999.99	0.80%	0.81%
\$200,000 and over	0.90%	0.91%
IRA Accounts	Dividend Rate	APY*
Open IRA (Traditional, Roth, Education and SEP)	1.52%	1.53%
All Term Shares can be invested as IRA's at current Term Share rates!		

* APY = Annual Percentage Yield





Effective Rates in effect as of May 21, 2010 and subject to change at any time. Contact your branch for the latest rates. A penalty may be imposed for early withdrawal. Rates may change after account is opened.

Term Share Account Specials

TERM	MINIMUM	DIVIDEND RATE	APY*
30 MONTH	\$5,000.00	1.60%	1.62%

Term Share Accounts

TERM	MINIMUM	DIVIDEND RATE	APY*
91 DAY	\$1,000.00	0.40%	0.41%
182 DAY	\$500.00	0.75%	0.75%
182 DAY	\$5,000.00	0.75%	0.75%
182 DAY	\$10,000.00	0.75%	0.75%
182 DAY	\$25,000.00	0.75%	0.75%
12 MONTH	\$500.00	1.00%	1.00%
12 MONTH	\$1,000.00	1.00%	1.00%
12 MONTH	\$10,000.00	1.10%	1.10%
12 MONTH	\$25,000.00	1.20%	1.20%
12 MONTH	\$50,000.00	1.20%	1.20%
18 MONTH	\$100.00	1.35%	1.37%
30 MONTH	\$100.00	1.40%	1.41%
30 MONTH	\$1,000.00	1.60%	1.61%
30 MONTH	\$10,000.00	1.60%	1.62%
30 MONTH	\$25,000.00	1.60%	1.62%
30 MONTH	\$50,000.00	1.60%	1.62%
36 MONTH	\$1,000.00	2.00%	2.03%
60 MONTH	\$500.00	2.50%	2.53%
60 MONTH	\$1,000.00	2.50%	2.53%
60 MONTH	\$10,000.00	2.50%	2.53%
60 MONTH	\$25,000.00	2.50%	2.53%
60 MONTH	\$50,000.00	2.50%	2.53%

* APR = Annual Percentage Yield

