



Share Rates

Effective September 13, 2011

Rates subject to change at any time.

	<u>APR</u>	<u>APY</u>	<u>Minimum Amount</u>
Regular Savings	0.25%	0.25%	\$25.00
Secondary Savings	0.25%	0.25%	N/A
Christmas Club	0.75%	0.75%	\$5.00
Checking Accounts	0.10%	0.10%	N/A
Money Market Accounts			
\$10,000-\$24,999.99	0.25%	0.25%	\$10,000.00
\$25,000-\$49,999.99	0.35%	0.35%	\$25,000.00
\$50,000-\$89,999.99	0.45%	0.45%	\$50,000.00
\$90,000.00 & over	0.55%	0.55%	\$90,000.00
6 Month Certificates	0.49%	0.50%	\$1000.00
12 Month Certificates	0.74%	0.75%	\$1000.00
18 Month Certificates	0.79%	0.80%	\$1000.00
2 Year Certificates	1.04%	1.05%	\$1000.00
3 Year Certificates	1.49%	1.50%	\$1000.00
4 Year Certificates	1.74%	1.75%	\$1000.00
5 Year Certificates	1.99%	2.00%	\$1000.00
IRA Shares	0.50%	0.50%	N/A
12 Month IRA Certificates	1.24%	1.25%	\$1000.00

Youth CD's have a \$250.00 minimum balance

* A penalty is imposed if certificate funds are withdrawn before the maturity date. The penalty is equal to the amount of interest earned if the certificate is less than 90 days old or if withdrawn after 90 days, the interest rate of the certificate is reduced to the current share account dividend rate. The principal amount upon which earned dividends are forfeited is the amount withdrawn unless the amount withdrawn reduces the balance below \$1000.

APR: Annual Percentage Rate

APY: Annual Percentage Yield

Where People Are Worth More Than Money