

DIVIDEND RATES

Share, Share Draft, and Share Certificate Accounts

01/1/2012

* Annual Percentage Yield (APY)

Share and Share Draft

Regular & Sub-Share Accounts Minimum \$25 (Regular) and \$1 (Sub-Share) to open and avoid fees. Minimum \$50 to earn stated APY.

Balance			Dividend Rate	APY *
\$50.01	to	\$5,000.00	0.10%	0.100%
\$5,000.01	to	\$25,000.00	0.15%	0.150%
\$25,000.01	to	and up	0.18%	0.180%

Holiday Club Accounts Minimum \$1 to open and avoid fees. Minimum \$50 to earn stated APY.

Balance			Dividend Rate	APY *
\$50.01	to	\$5,000.00	0.10%	0.100%
\$5,000.01	to	\$25,000.00	0.15%	0.150%
\$25,000.01	to	and up	0.18%	0.180%

Share Draft Accounts Minimum \$50 to open. No minimum to avoid fees. Minimum \$2,500 to earn stated APY.

Balance			Dividend Rate	APY *
\$2,500.00	to	and up	0.02%	0.020%

Money Market Accounts Minimum \$2,500 to open and avoid fees. Minimum \$2,500 to earn stated APY.

Balance			Dividend Rate	APY *
\$2,500.00	to	\$10,000.00	0.12%	0.120%
\$10,000.01	to	\$25,000.00	0.15%	0.150%
\$25,000.01	to	and up	0.22%	0.220%

Retirement IRA Share Accounts Minimum \$1 to open and avoid fees. Minimum \$100 to earn stated APY.

Balance			Dividend Rate	APY *
\$100.00	to	and up	1.10%	1.106%

Share Certificates

6 to 11 Month Share Certificates Minimum \$1,000 to open and earn stated APY. Early withdrawal fees applicable on early termination.

Balance			Dividend Rate	APY *
\$1,000.00	to	\$10,000.00	0.23%	0.230%
\$10,000.01	to	\$25,000.00	0.28%	0.280%
\$25,000.01	to	and up	0.33%	0.330%

12 to 17 Month Share Certificates Minimum \$1,000 to open and earn stated APY. Early withdrawal fees applicable on early termination.

Balance			Dividend Rate	APY *
\$1,000.00	to	\$10,000.00	0.40%	0.401%
\$10,000.01	to	\$25,000.00	0.45%	0.451%
\$25,000.01	to	and up	0.50%	0.501%

18 to 24 Month Share Certificates Minimum \$1,000 to open and earn stated APY. Early withdrawal fees applicable on early termination.

Balance			Dividend Rate	APY *
\$1,000.00	to	\$10,000.00	0.80%	0.803%
\$10,000.01	to	\$25,000.00	0.85%	0.853%
\$25,000.01	to	and up	0.90%	0.904%

36 Month Share Certificates Minimum \$1,000 to open and earn stated APY. Early withdrawal fees applicable on early termination.

Balance			Dividend Rate	APY *
\$1,000.00	to	\$10,000.00	1.15%	1.156%
\$10,000.01	to	\$25,000.00	1.20%	1.206%
\$25,000.01	to	and up	1.25%	1.257%

All rates are anticipated and variable, unless otherwise stated, and may be adjusted without prior notice. Certificate accounts with a specific term earn the opening APY* until the end of the term, unless otherwise specified. All certificate APYs* stated assume the dividends earned on the certificate balance remain in the account until maturity. If the dividends are withdrawn prior to maturity, the APY* will be lower. Early withdrawal fees applicable on early certificate termination. For additional information on all share accounts or updated rate information, please contact us.



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