

## Deposit Rates

The following rates are effective as of March 01, 2010 and are subject to change without notice

<b>Share Certificates of Deposit</b>		<b>Minimum Deposit \$500.00</b>
<b>Term</b>	<b>Dividend Rate</b>	<b>APY</b>
3 Months	1.000%	1.004%
6 Months	1.100%	1.102%
9 Months	1.100%	1.102%
1 Year	1.300%	1.302%
2 Year	1.750%	1.762%
3 Year	2.000%	2.015%
5 Year	2.500%	2.524%
<b>IRA and Roth IRA</b>		
		<b>Minimum Deposit \$500.00</b>
<b>Term</b>	<b>Dividend Rate</b>	<b>APY</b>
6 Months	1.100%	1.102%
9 Months	1.100%	1.102%
1 Year	1.300%	1.302%
2 Year	1.750%	1.762%
3 Year	2.000%	2.015%
5 Year	2.500%	2.524%
<b>IRA/Roth IRA Regular Share Account</b>		<b>Minimum Deposit \$100.00</b>
<b>Account Balance</b>		<b>Dividend Rate</b>
\$0.01 to \$99,999.99		1.25%
\$100,000.00 and above		2.00%
<b>REGULAR SHARE ACCOUNT</b>		
\$0.00 - \$500		0.050%
\$501 - \$25000		0.050%
\$25001 - \$50000		0.050%
\$50001 - \$100000		0.050%
<b>Money Market Checking Account -</b>		<b>Minimum Opening Deposit \$500.00</b>
<b>Balance</b>		<b>Dividend Rate</b>
\$500.00 to \$24,999.99		0.50%
\$25,000.00 and above		0.65%
Must maintain balance of \$500.00 in order to earn interest as well as avoid fees. For more details contact a customer service representative		