

Deposit Rates

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

Share Certificates of Deposit		Minimum Deposit \$500.00
Term	Dividend Rate	APY
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%
IRA and Roth IRA		
		Minimum Deposit \$500.00
Term	Dividend Rate	APY
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%
IRA/Roth IRA Regular Share Account		Minimum Deposit \$100.00
Account Balance		Dividend Rate
\$0.01 to \$99,999.99		1.25%
\$100,000.00 and above		2.00%
REGULAR SHARE ACCOUNT		
\$0.00 - \$500		0.050%
\$501 - \$25000		0.050%
\$25001 - \$50000		0.050%
\$50001 - \$100000		0.050%
Money Market Checking Account -		Minimum Opening Deposit \$500.00
Balance		Dividend Rate
\$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		