

INTEREST RATES

August 31, 2010

PRODUCT	RATE	APY	MIN. FOR INTEREST	COMPOUNDING	FREQ.
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INTEREST BEARING CHECKING ACCOUNTS

INTEREST CHECKING

Tier III	.15%	.15%	\$1,500.00	DAILY
Tier II	.10%	.10%	\$1,000.00	DAILY
Tier I	.05%	.05%	\$500.00	DAILY

MONEY MARKET

Tier IV	.75%	.75%	\$500,000.00	DAILY
Tier III	.50%	.50%	\$150,000.00	DAILY
Tier II	.25%	.25%	\$50,000.00	DAILY
Tier I	.10%	.10%	\$2,500.00	DAILY

SAVINGS ACCOUNTS

REGULAR SAVINGS	.10%	.10%	\$200.00	DAILY
LIMITED SAVINGS	.05%	.05%	\$50.00	DAILY

HEALTH SAVINGS

Tier III	.999%	1.00%	\$10,000.00	DAILY
Tier II	.750%	.75%	\$5,000.00	DAILY
Tier I	.50%	.50%	\$100.00	DAILY

CERTIFICATES OF DEPOSIT

C1	3 MONTH (Term)	.25%	.25%	\$2,500.00	MATURITY
C2	6 MONTH	.40%	.40%	\$2,500.00	MATURITY
C3	12 MONTH	.65%	.65%	\$1,000.00	QUARTERLY
C5	24 MONTH	1.15%	1.15%	\$1,000.00	QUARTERLY
C6	36 MONTH	1.39%	1.40%	\$1,000.00	QUARTERLY
C7	48 MONTH	1.69%	1.70%	\$1,000.00	QUARTERLY
C8	60 MONTH	1.99%	2.00%	\$1,000.00	QUARTERLY

IRA CERTIFICATES OF DEPOSIT

CA	12 MONTH	.70%	.70%	\$1,000.00	QUARTERLY
CB	24 MONTH	1.19%	1.20%	\$1,000.00	QUARTERLY
CC	36 MONTH	1.44%	1.45%	\$1,000.00	QUARTERLY
CD	48 MONTH	1.74%	1.75%	\$1,000.00	QUARTERLY
CE	60 MONTH	2.03%	2.05%	\$1,000.00	QUARTERLY

*****Commercial Checking Earnings Credit: 0.75%*****