



RATE SHEET
EFFECTIVE 01/25/2012

ACCOUNT TYPE	MINIMUM DEPOSIT TO OPEN ACCOUNT	TO OBTAIN ANNUAL PERCENTAGE YIELD	INTEREST RATE	ANNUAL PERCENTAGE YIELD
NOW	\$1,000	\$500	0.25%	0.25%
SUPER NOW	\$2,500	\$500	0.60%	0.60%
MONEY MANAGEMENT (limited transaction account)	\$2,500	\$500	0.60%	0.60%
NONCONSUMER (Including Business Accounts)	\$2,500	\$500	0.60%	0.60%
MAXIMUM CHECKING	NONE	NONE *MUST MEET CRITERIA*	2.00%	2.01%
STATEMENT SAVINGS	NONE	\$200**	0.25%	0.25%

Rates are accurate as of date shown. Rates are subject to change. Fees could reduce earnings.

*Average daily balance

**Daily balance

CERTIFICATES OF DEPOSIT

91 DAYS	\$1,000	\$1,000	0.45%	0.45%
182 DAYS	\$1,000	\$1,000	0.50%	0.50%
12 MONTHS	\$100	\$100	0.70%	0.70%
18 MONTHS	\$100	\$100	0.80%	0.80%
24 MONTHS	\$100	\$100	1.00%	1.00%
30 MONTHS	\$100	\$100	1.05%	1.05%
48 MONTHS	\$100	\$100	1.30%	1.31%

INDIVIDUAL RETIREMENT

ACCOUNT	NONE	0.50%	0.50%
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Rates are accurate as of date shown. May be a penalty for early withdrawal.

*** Please note for all SPECIAL CD RATES: If the term of your CD is no longer available at maturity and the CD is renewed, the term will remain the same, however, the renewed CD will earn a rate of interest equal to the next lower non-special CD rate. For example, a SPECIAL 15 month CD that is no longer available at maturity date and is renewed, the term will remain at 15 months but earn a 12 month non-special CD rate of interest.