



RATE SHEET
EFFECTIVE 07/28/2010

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%
MONEY MARKET PLUS	\$2,500	\$500	0.99%	1.00%
MONEY MANAGEMENT (limited transaction account)				
UNDER \$50,000	\$2,500	\$500	0.99%	1.00%
\$50,000 AND ABOVE	\$50,000	\$50,000	0.99%	1.00%
NONCONSUMER (Including Business Accounts)	\$2,500	\$500	0.99%	1.00%
MAXIMUM CHECKING	NONE	NONE	2.00%	2.01%
		MUST MEET CRITERIA		
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	1.00%	1.00%
182 DAYS	\$1,000	\$1,000	1.00%	1.00%
12 MONTHS	\$100	\$100	1.24%	1.25%
18 MONTHS	\$100	\$100	1.49%	1.50%
24 MONTHS	\$100	\$100	1.74%	1.75%
30 MONTHS	\$100	\$100	1.89%	1.90%
48 MONTHS	\$100	\$100	2.25%	2.27%

Rates are accurate as of date shown. Penalty for early withdrawal.

INDIVIDUAL RETIREMENT

ACCOUNT	NONE		1.24%	1.25%
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Rates are accurate as of date shown. May be a penalty for early withdrawal.

CALL (502) 585-4600 FOR MORE INFORMATION OR CURRENT RATES

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*** 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.