



Certificate of Deposit Rates

Effective 2/8/2012

<u>Term</u>	<u>Dividend Rate</u>	<u>APY*</u>
3 Month	0.35%	0.35%
6 Month	0.40%	0.40%
12 Month	0.60%	0.60%
13 Month	0.60%	0.60%
18 Month	0.65%	0.65%
24 Month	0.80%	0.80%
30 Month	0.80%	0.80%
36 Month	1.00%	1.01%
48 Month	1.40%	1.41%
60 Month	1.70%	1.71%

Money Market Rates

Effective 2/1/2012

	<u>Dividend Rate</u>	<u>APY*</u>
\$.01 - \$1,999.99	0.00%	0.00%
\$2,000.00 - \$50,000.00	0.20%	0.20%
\$50,000.01 - \$100,000.00	0.25%	0.25%
\$100,000.01 and up	0.32%	0.32%

Savings Rates

Effective 06/01/2011

	<u>Dividend Rate</u>	<u>APY*</u>
Savings	0.20%	0.20%
Christmas Club	0.20%	0.20%

*APY = Annual Percentage Yield

Monthly Interest Paid on All Accounts

Early Withdrawal Penalties may apply

Rates are subject to change without notice

