

RATE SHEET
November 16, 2010
CERTIFICATE OF DEPOSIT RATES

Rates apply to all Certificates of Deposit, Statement or Passbook

Including IRA's except for the 7-31 Day Certificate of Deposit

	MINIMUM TO OPEN	MINIMUM TO EARN APY	INTEREST RATE WITH CHECKING ACCOUNT	APY WITH CHECKING ACCOUNT	INTEREST RATE WITHOUT CHECKING ACCOUNT	APY WITHOUT CHECKING ACCOUNT
7-31 DAY	\$2,500.00	\$2,500.00	0.75%	0.75%*	0.50%	0.50%
3 MONTH	\$1,000.00	\$1,000.00	0.74%	0.75%*	0.49%	0.50%
6 MONTH	\$1,000.00	\$1,000.00	0.74%	0.75%*	0.49%	0.50%
9 MONTH	\$1,000.00	\$1,000.00	0.74%	0.75%*	0.49%	0.50%
1 YEAR	\$1,000.00	\$1,000.00	1.13%	1.15%*	0.88%	0.90%
18 MONTH	\$1,000.00	\$1,000.00	1.32%	1.35%*	1.08%	1.10%
2 YEAR	\$1,000.00	\$1,000.00	1.57%	1.60%*	1.32%	1.35%
3 YEAR	\$1,000.00	\$1,000.00	1.81%	1.85%*	1.57%	1.60%
4 YEAR	\$1,000.00	\$1,000.00	2.05%	2.10%*	1.81%	1.85%
5 YEAR	\$1,000.00	\$1,000.00	2.53%	2.60%*	2.29%	2.35%

A withdrawal before maturity of a certificate is subject to a penalty

*Requires a checking account to earn quoted APY. Without a checking APY is .25% less

MONEY MARKET GOLD	MINIMUM TO OPEN	MINIMUM TO EARN APY	INTEREST RATE	APY
	\$2,500.00	\$0 to \$2,499.99	0.00%	0.00%
		\$2,500.00 to \$24,999.99	0.50%	0.50%
		\$25,000 to \$49,999.99	0.50%	0.50%
		\$50,000 and higher	0.74%	0.75%

MONEY MARKET PLATINUM	MINIMUM TO OPEN	MINIMUM TO EARN APY	INTEREST RATE	APY
	\$25,000.00	\$0 to \$24,999.99	0.00%	0.00%
		\$25,000 to \$49,999.99	0.50%	0.50%
		\$50,000 to \$74,999.99	0.74%	0.75%
		\$75,000 to \$99,999.99	0.74%	0.75%
		\$100,000 To \$249,999.99	0.85%	0.85%
		\$250,000 and higher	1.09%	1.10%

HEALTH SAVINGS ACCOUNT	MINIMUM TO OPEN	MINIMUM TO EARN APY	INTEREST RATE	APY
	\$10.00	\$0.00-\$9,999.99	0.29%	0.30%
		\$10,000.00-\$24,999.99	0.49%	0.50%
		\$25,000.00-\$49,999.99	0.49%	0.50%
		\$50,000.00 and higher	0.75%	0.75%

SAVINGS:				
PASSBOOK	\$50.00	\$50.00	0.29%	0.30%
STATEMENT	\$50.00	\$50.00	0.29%	0.30%
CHRISTMAS CLUB	\$10.00	\$10.00	0.29%	0.30%
SIMPLY FREE CHECKING	\$50.00	N/A	N/A	N/A
SIMPLY NOW CHECKING	\$50.00	\$0.00	0.25%	0.25%
50+ ADVANTAGE				
TRAVEL CLUB CHECKING	\$50.00	\$0.00	0.25%	0.25%

Earnings Credit 1.10% For November 2010

Annual Percentage Yield (APY) assumes interest remains on deposit until maturity. A withdrawal will reduce earnings.

For additional information please contact an employee. Rates and terms are subject to change without notice. Fees may effect APY