

RATE CHART

Interest Rates and Annual Percentage Yields are current as of **03/09/2010**
 For additional product information and current rates, please contact us at the
 address or phone number listed

	Minimum Opening Deposit	Interest Rate	Annual Percentage Yield	
30-89 Day Time Deposit				
Daily Balances of: up to \$94,999	\$1,000.00	0.75%	0.75%	(a)
\$95,000 and above	\$95,000.00	0.75%	0.75%	(a)
90-179 Day Time Deposit				
Daily Balances of: up to \$94,999	\$1,000.00	0.75%	0.75%	(a)
\$95,000 and above	\$95,000.00	0.75%	0.75%	(a)
6 Month Time Deposit				
Daily Balances of: up to \$94,999	\$1,000.00	1.25%	1.26%	(a)
\$95,000 and above	\$95,000.00	1.25%	1.26%	(a)
1 Year Time Deposit				
Daily Balances of: up to \$94,999	\$1,000.00	1.50%	1.51%	(a)
\$95,000 and above	\$95,000.00	1.50%	1.51%	(a)
13 Month Triple Option CD				
Daily Balance of: up to \$94,999	\$1,000.00	1.57%	1.58%	(a)
\$95,000 and above	\$95,000.00	1.57%	1.58%	(a)
18 Month Time Deposit				
Daily Balances of: up to \$94,999	\$1,000.00	1.50%	1.51%	(a)
\$95,000 and above	\$95,000.00	1.50%	1.51%	(a)
2 year Time Deposit				
Daily Balances of: up to \$94,999	\$1,000.00	1.75%	1.77%	(a)
\$95,000 and above	\$95,000.00	1.75%	1.77%	(a)
3 year Time Deposit				
Daily Balances of: up to \$94,999	\$1,000.00	1.75%	1.77%	(a)
\$95,000 and above	\$95,000.00	1.75%	1.77%	(a)
Individual Retirement Accounts				
6 Month IRA				
Daily Balances of: up to \$94,999	\$500.00	1.25%	1.26%	(a)
\$95,000 and above	\$95,000.00	1.25%	1.26%	(a)
1 Year IRA Time Deposit				
Daily Balances of: up to \$94,999	\$500.00	1.50%	1.51%	(a)
\$95,000 and above	\$95,000.00	1.50%	1.51%	(a)
2 Year IRA Time Deposit				
Daily Balances of: up to \$94,999	\$500.00	1.75%	1.77%	(a)
\$95,000 and above	\$95,000.00	1.75%	1.77%	(a)
Personal Interest Checking & Savings Accounts				
Interest Checking				
	\$100.00	0.50%	0.50%	(b)
Personal Savings				
	\$100.00	0.50%	0.50%	(b)

Personal Money Market Accounts				
Money Market				
Up to \$99,999	\$100.00	0.90%	0.90%	(b)
\$100,000 and above	\$100,000.00	1.15%	1.15%	(b)
Business Deposit, Savings and Money Market Accounts				
Business Interest Checking				
	\$100.00	0.50%	0.50%	(b)
Business Money Market Account				
	\$100.00	0.90%	0.90%	(b)

(a) A penalty may be imposed for early withdrawals. The Annual Percentage yield assumes interest and principal will remain on deposit until maturity.

(b) The interest rate and annual percentage yield may change after account opening. Investors receive .25 bump on CD and Money Market accounts. Fees could reduce the earnings on the account.

Interest Rates and Annual Percentage Yields are current as of the date listed at the top of this sheet.

This rate sheet contains the interest rates for all interest bearing accounts. These rates are subject to change at any time.

If the account is closed before interest is credited to your account, you may not receive the accrued interest.



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