

# RISK-BASED PRICING FOR CONSUMER LOANS AND RATES ON DEPOSIT PRODUCTS

EFFECTIVE 06-01-2009

| RATES ON DEPOSIT ACCOUNTS: |          |            |              |               |           |  |  |
|----------------------------|----------|------------|--------------|---------------|-----------|--|--|
| RATES ON CDs               | 6 MONTHS | 12 MONTHS  | 18 MONTHS    | 24 MONTHS     | 60 MONTHS |  |  |
| CDs: RATE                  | 1.50%    | 1.75%      | 1.75%        | 2.00%         |           |  | Minimum to open: \$500; early withdrawal penalty: 90-days interest (may reduce principal)                                  |
| APYE                       | 1.510%   | 1.764%     | 1.764%       | 2.018%        |           |  |  |
| IRA CDs: RATE              |          |            |              | 2.00%         | 2.50%     |  |  |
| APYE                       |          |            |              | 2.018%        | 2.529%    |  |  |
| RATES ON SHARES, CLUBS     | SHARES   | IRA SHARES | HOLIDAY CLUB | VACATION CLUB |           |  |  |
| RATE                       | 0.50%    | 1.00%      | 0.50%        | 0.50%         |           |  | Shares and IRA Shares: minimum balance \$25; minimum to earn dividends is \$500. \$2 early withdrawal fee on holiday clubs |
| APYE                       | 0.5009%  | 1.0040%    | 0.5009%      | 0.5009%       |           |  |  |

12-16-08 PRIME RATE = 3.25%