

RATES ON DEPOSIT PRODUCTS

Effective: 02-23-2009

RATES ON DEPOSIT ACCOUNTS:							
RATES ON CDs	6 MONTHS	12 MONTHS	18 MONTHS	24 MONTHS	60 MONTHS		
CDs: RATE	1.75%	2.00%	2.00%	2.25%			Minimum to open: \$500; early withdrawal penalty: 90-days interest (may reduce principal)
APYE	1.764%	2.180%	2.180%	2.273%			
IRA CDs: RATE				2.25%	2.75%		
APYE				2.273%	2.785%		
RATES ON SHARES, CLUBS	SHARES	IRA SHARES	HOLIDAY CLUB	VACATION CLUB			
RATE	0.75%	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	0.7521%	1.0040%	0.5009%	0.5009%			