

RATES ON DEPOSIT ACCOUNTS: 07/16/2010

| RATES ON CDs | | 6 MONTHS | 12 MONTHS | 18 MONTHS | 24 MONTHS | 60 MONTHS |
|---------------------------|------|----------|------------|-----------------|------------------|---|
| CDs: | RATE | 0.75% | 1.00% | 1.00% | 1.50% | |
| | APYE | 0.752% | 1.004% | 1.004% | 1.508% | Minimum to open: \$500; early withdrawal penalty: 90-days interest (may reduce principal) |
| IRA CDs: | RATE | | | | 2.00% | |
| | APYE | | | | 2.015% | 2.524% |
| RATES ON SHARES, CLUBS | | SHARES | IRA SHARES | HOLIDAY CLUB | VACATION CLUB | |
| | RATE | 0.25% | 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 | 0.2502% | 1.0380% | 0.5009% | 0.5009% | |