

Effective: December 1, 2011

Special - Jumbo 180 days to 36 Months Certificates - \$100,000 Minimum Deposit to Open		
Term	Interest Rate Compounded Monthly	APY*
180 Days Certificate	0.30%	0.30%
365 Days Certificate	0.45%	0.45%
18 Month Certificate	0.50%	0.50%
24 Month Certificate	0.80%	0.80%
30 Month Certificate	0.90%	0.90%
36 Month Certificate	1.00%	1.01%

Special - Premium 180 days to 36 Months Certificates - \$25,000 Minimum Deposit to Oper		
Term	Interest Rate Compounded Monthly	APY*
180 Days Certificate	0.25%	0.25%
365 Days Certificate	0.40%	0.40%
24 Month Certificate	0.65%	0.65%
30 Month Certificate	0.75%	0.75%
36 Month Certificate	0.85%	0.85%

30 days to 36 Months Certificates - \$500 Minimum to Open		
Term	Interest Rate Simple Interest	APY*
30 Days Certificate	0.10%	0.10%
90 Days Certificate	0.15%	0.15%
180 Days Certificate	0.20%	0.20%
	Compounded Quarterly	
365 Days Certificate	0.30%	0.30%
24 Month Certificate	0.45%	0.45%
36 Month Certificate	0.65%	0.65%

Traditional and Roth IRA Savings

Term	Interest Rate Compounded Monthly	APY*
365 Days IRA - \$500 Minimum to Open	0.30%	0.30%
30 Month Premium IRA - \$25,000 Minimum to Open	0.75%	0.75%
30 Month Jumbo IRA - \$100,000 Minimum to Open	0.90%	0.90%

APY* - Annual Percentage Yields (APY) are accurate as of date indicated on this sheet and are subject to change without notice. APY assumes the principal and earned interest remain on deposit until maturity. A penalty may be imposed for early withdrawal. Fees could reduce earnings on the account.

Consumer Accounts

Account	Minimum Daily Balance	Interest Rate Compounded Quarterly	APY**	Minimum Opening Balance
Savings Account	\$0.00 - \$99.99	0.00%	0.00%	\$100.00
	\$100.00 +	0.10%	0.10%	
Consumer NOW Account	\$0.00 - \$1,499.99	0.00%	0.00%	\$1,500.00
	\$1,500.00 +	0.05%	0.05%	
Money Market Account	\$0.00 - \$2,499.99	0.00%	0.00%	\$2,500.00
	\$2,500.00 +	0.15%	0.15%	
Premium Money Market Account	\$0.00 - \$2,499.99	0.00%	0.00%	\$50,000.00
	\$2,500.00 - \$49,999.99	0.15%	0.15%	
	\$50,000.00 - \$99,999.99	0.25%	0.25%	
	\$100,000.00 - \$999,999.99	0.50%	0.50%	
	\$1,000,000.00 +	0.75%	0.75%	

Business Accounts

Account	Minimum Daily Balance	Interest Rate Compounded Quarterly	APY**	Minimum Opening Balance
Savings Account	\$0.00 - \$99.99	0.00%	0.00%	\$100.00
	\$100.00 +	0.10%	0.10%	
Consumer NOW Account	\$0.00 - \$1,499.99	0.00%	0.00%	\$1,500.00
	\$1,500.00 +	0.05%	0.05%	
Money Market Account	\$0.00 - \$2,499.99	0.00%	0.00%	\$2,500.00
	\$2,500.00 +	0.15%	0.15%	
Premium Money Market Account	\$0.00 - \$2,499.99	0.00%	0.00%	\$50,000.00
	\$2,500.00 - \$49,999.99	0.15%	0.15%	
	\$50,000.00 - \$99,999.99	0.25%	0.25%	
	\$100,000.00 - \$999,999.99	0.50%	0.50%	
	\$1,000,000.00 +	0.75%	0.75%	

APY** - Annual Percentage Yields (APY) are accurate as of the date indicated on this sheet and are subject to change without notice. This is a variable rate account and the rate and APY may change after the account is opened. Fees could reduce earnings on the account.