



Savings and Certificate Rates

(Effective 1/19/2012)

Rates are always subject to change without notice, as determined by our Board of Directors.

Savings and Club Account Rates

	Rate	Yield	Terms
Regular Savings	0.10%	0.100%	Minimum balance \$25
IRA Savings	0.10%	0.100%	Minimum to earn dividend \$100
Christmas Club	0.50%	0.501%	Minimum to open \$5, minimum to earn dividend \$100.
Tax Club (Voluntary)	0.50%	0.501%	Minimum to open, \$5, minimum to earn dividend \$100.
Vacation Club	0.15%	0.150%	Minimum to open, \$5, minimum to earn dividend \$100.
Piggy Bank Club (For Children)	0.75%	0.753%	Minimum to open and earn dividend \$5.

Share Certificate Rates*

	Rate	Yield	Term
90-Day	0.22%	0.220%	Minimum to earn dividend \$1,000.
180-Day	0.35%	0.350%	Minimum to earn dividend \$1,000.
9 Months (Renewals Only)	0.35%	0.350%	Minimum to earn dividend \$1,000.
12 Months	0.55%	0.551%	Minimum to earn dividend \$1,000.
18 Months	0.60%	0.601%	Minimum to earn dividend \$1,000.
24 Months	1.00%	1.004%	Minimum to earn dividend \$1,000.
36 Months	1.30%	1.306%	Minimum to earn dividend \$1,000.
48 Months	1.60%	1.610%	Minimum to earn dividend \$1,000.
60 Months	1.70%	1.711%	Minimum to earn dividend \$1,000.

*These rates apply to Share Certificates, IRA Share Certificates, Roth IRA Share Certificates & Educational IRA Share Certificates. Early Withdrawal Penalty: Penalty of 90 days of interest on Share Certificate terms of two years or less; penalty of 180 days of interest for Share Certificates of more than two years in length.

Money Market Accounts

<u>Flexible Money Market**</u>	Rate	Yield	<u>Direct Money Market***</u>	Rate	Yield
			\$1,000 - \$2,499.99	0.15%	0.00%
\$2,500 - \$14,999.99	0.25%	0.25%	\$2,500 - \$14,999.99	0.25%	0.15%
\$15,000.00 - \$24,999.99	0.35%	0.25%	\$15,000.00 - \$24,999.99	0.35%	0.23%
\$25,000.00 - \$49,999.99	0.50%	0.29%	\$25,000.00 - \$49,999.99	0.50%	0.28%
\$50,000 +	0.50%	0.40%	\$50,000 +	0.50%	0.39%

**Minimum to open and maintain Flexible Money Market \$2,500. Minimum to earn dividend is \$2,500. APY reflects a tiered dividend average based on maximum balance to achieve a tier rate.

***Direct Money Market requires direct deposit into account. Minimum balance to open and maintain account is \$1,000. Minimum to earn dividend is \$1,000. APY reflects a tiered dividend average based on maximum balance to achieve a tier rate.

