



Rate Board

SHARE RATES:

Tiers	Dollar Amounts	APY*
1	\$ 50 - \$999.99	0.50%
2	\$1,000 - \$4,999.99	0.75%
3	\$5,000 - \$9,999.99	1.00%
4	\$10,000 +	1.25%

CHRISTMAS SHARE RATE:

Effective: December 24, 2008 1.50%

SHARE CERTIFICATE RATES:

6 Months	2.00%
12 Months	2.20%
36 Months	2.50%
48 Months	2.75%

SHARE DRAFTS (CHECKING):

Effective: December 24, 2008 0.50%

INDIVIDUAL RETIREMENT ACCOUNT (IRA):

IRA Share	2.00%
12 months IRA Share Certificate	3.00%
18 months IRA Share Certificate	3.00%
24 months IRA Share Certificate	3.00%
36 months IRA Share Certificate	3.25%
60 months IRA Share Certificate	3.25%

*Annual Percentage Yield (APY)

Rates are subject to change daily without prior notice

Fees could reduce the earnings on the account for your share account

Early withdrawal penalties may apply for share certificates



