



Saving and Certificate Rates

Effective: 12/22/2009

A.P.Y.*				RATE
1.10	3 Months	Compound at Maturity Date	Penalty = 3 Months Interest	\$1,000.00 Minimum 1.10%
1.41	6 Months	Compound Quarterly	Penalty = 3 Months Interest	\$1,000.00 Minimum 1.40%
1.76	7 Months	Compound Quarterly	Penalty = 3 Months Interest	\$1,000.00 Minimum 1.75%
1.66	9 Months	Compound Quarterly	Penalty = 3 Months Interest	\$1,000.00 Minimum 1.65%
1.66	12 Months	Compound Quarterly	Penalty = 3 Months Interest	\$1,000.00 Minimum 1.65%
1.71	15 Months	Compound Quarterly	Penalty = 6 Months Interest	\$1,000.00 Minimum 1.70%
1.76	18 Months	Compound Quarterly	Penalty = 6 Months Interest	\$1,000.00 Minimum 1.75%
1.96	21 Months	Compound Quarterly	Penalty = 6 Months Interest	\$1,000.00 Minimum 1.95%
2.17	24 Months	Compound Quarterly	Penalty = 6 Months Interest	\$1,000.00 Minimum 2.15%
1.96	30 Months	Compound Quarterly	Penalty = 6 Months Interest	\$1,000.00 Minimum 1.95%
2.02	36 Months	Compound Quarterly	Penalty = 6 Months Interest	\$1,000.00 Minimum 2.00%
2.52	48 Months	Compound Quarterly	Penalty = 6 Months Interest	\$1,000.00 Minimum 2.50%
0.40	MMDA	\$1000.00 Minimum. Statement Account with variable interest rate. Account can be added to at any time and 6 withdrawals allowed during the month. If balance is below the minimum, the rate will be .25% below the Passbook rate.	\$0 - 999	0.40%
0.75			\$1000-9999	0.75%
0.85			\$10000 - 24999	0.85%
0.90			\$25000 - 49999	0.90%
1.41			\$50000 >	1.40%
0.25	SAVINGS	PASSBOOK ACCOUNT with Variable Interest Rate		0.25%
0.25	INTEREST CHECKING	\$500.00 average daily balance to avoid \$10.00 a month service charge		0.25%

Rates on Time Certificates are established on opening date and remain to Maturity. Rates thereafter will adjust to Institutions new rate on renewal date. Receipt of Interest Checks will reduce the Annual Percentage.

* Annual Percentage Yield

Passbook, Interest Checking and MMDA account rates may vary weekly.

Rates are subject to change without notice.

Please contact our office for the most current rate information.

A penalty may be imposed for early withdrawal.

