

Savings Accounts:†

	Annual Percentage Yield:	Stated Dividend Rate:
Regular Savings Account	0.15%	0.15%
Checking Account	0.05%	0.05%
Christmas Club Account	0.05%	0.05%
Super 60 Savings Account (\$600 min)		
Avg. Daily Balance \$600.00- \$49,999	0.35%	0.35%
Avg. Daily Balance \$50,000- \$99,999	0.50%	0.50%
Avg. Daily Balance \$100,000- \$249,999	0.75%	0.75%
Avg. Daily Balance \$250,000 or more	0.95%	0.95%
Money Market Account (\$500 min)		
Avg. Daily Balance \$500.00- \$49,999	0.25%	0.25%
Avg. Daily Balance \$50,000- \$99,999	0.40%	0.40%
Avg. Daily Balance \$100,000- \$249,999	0.65%	0.65%
Avg. Daily Balance \$250,000 or more	0.85%	0.85%
Custodian Account	0.15%	0.15%

Share Certificates:††

6- Month (\$500 min)	0.95%	0.95%
12- Month	1.36%	1.35%
18- Month	1.56%	1.55%
24- Month	1.81%	1.80%
36- Month	2.12%	2.10%
60- Month	2.63%	2.60%
6-Month Jumbo (\$50,000 min)	1.05%	1.05%

Individual Retirement Accounts:††

IRA Savings	0.30%	0.30%
12- Month IRA Certificate	1.36%	1.35%
24- Month IRA Certificate	1.81%	1.80%
36- Month IRA Certificate	2.12%	2.10%
60- Month IRA Certificate	2.63%	2.60%

(Rates apply to Regular, Roth and Educational IRAs.)

† Minimum Deposit of \$25.00 unless otherwise noted.

†† \$2000 minimum deposit for all certificates unless otherwise noted.

Fixed Rate Loans*

	Annual Percentage Rate:
New Automobile Loan	** 3.00%-4.25%
Used Automobile Loan	** 3.00%-4.25%
Basic Transportation Loan	10.95%
Credit Builder (unsecured)	15.75%
Debt Consolidation	10.95%
Other or Stock Secured	4.50%

* Rates are fixed for the term of the loan

** Rate is subject to qualifications

Variable Rate Loans

Unsecured Line of Credit	12.75%
Visa Credit	12.75%
Savings or Certificate Secured	4.50%
Equity Access Line of Credit (E2)	7.75%
Visa Debit LOC (full)	12.75%

