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BUSINESS HOURS (Eastern Time):
 Monday – Wednesday: 9:00 AM – 4:00 PM
 Thursday and Friday: 9:00 AM – 6:00 PM
 Saturday: 9:00 AM – 1:00 PM / CLOSED Sunday

Certificate Rates Effective as of:

May 15, 2012 / Page 1 of 2

Rates change daily and are subject to change without notice.



DAILY TERM SHARE / IRA PRODUCT RATES:

“CLASSIC” TERM SHARE/IRA CERTIFICATE

\$500.00 Minimum Deposit

Term	Term Share Minimum Balance	IRA Minimum Balance	Dividend Rate	APY	“MAX” Relationship Rate/APY
03 Months	\$500.00	\$250.00	0.25%	0.25%	N/A
04 Months	\$500.00	\$250.00	0.25%	0.25%	N/A
05 Months	\$500.00	\$250.00	0.30%	0.30%	N/A
06 Months	\$500.00	\$250.00	0.35%	0.35%	0.85%/0.85%
09 Months	\$500.00	\$250.00	0.40%	0.40%	0.90%/0.90%
12 Months	\$500.00	\$250.00	0.45%	0.45%	0.95%/0.95%
18 Months	\$500.00	\$250.00	0.60%	0.60%	1.09%/1.10%
20 Months	\$500.00	\$250.00	0.70%	0.70%	1.19%/1.20%
24 Months	\$500.00	\$250.00	0.75%	0.75%	1.24%/1.25%
30 Months	\$500.00	\$250.00	0.85%	0.85%	1.34%/1.35%
36 Months	\$500.00	\$250.00	0.95%	0.95%	1.44%/1.45%
48 Months	\$500.00	\$250.00	1.24%	1.25%	1.73%/1.75%
60 Months	\$500.00	\$250.00	1.49%	1.50%	1.98%/2.00%

– APY: Annual Percentage Yield / This account is subject to early withdrawal penalties.

"RELATIONSHIP BUILDER" TERM SHARE/IRA CERTIFICATE RATE OFFERS

DEPOSIT RELATIONSHIP:	RATE ENHANCEMENT *	OTHER REQUIREMENTS
Core Account Relationship (Savings, Checking, M/M) or Active Share Draft (Checking)	Base Rate PLUS 0.05%	Core Account: Minimum overall deposit must be over \$10,000.00. Share Draft: Account must be active for over 90 days to qualify.
Direct Deposit and/or ACH	Base Rate PLUS 0.05%	Deposit or ACH must be active for over 60 days to qualify.
Business Share Draft (Checking)	Base Rate PLUS 0.10%	Account must be active for over 90 days to qualify.
LOAN RELATIONSHIP:	RATE ENHANCEMENT *	OTHER REQUIREMENTS
Automatic Loan Payment	Base Rate PLUS 0.05%	Loan must be current for over 60 days to qualify.
Vehicle Loan	Base Rate PLUS 0.05%	Loan must be current for over 60 days to qualify.
Home Equity Loan Product	Base Rate PLUS 0.05%	Loan must be current for over 60 days to qualify.
Mortgage Loan Product	Base Rate PLUS 0.05%	Loan must be current for over 60 days to qualify.
NEW RELATIONSHIP:	RATE ENHANCEMENT *	OTHER REQUIREMENTS
New Member	Base Rate PLUS 0.05%	None
Direct Deposit	Base Rate PLUS 0.05%	None
Core Account Relationship (Savings, Checking, M/M)	Base Rate PLUS 0.05%	Core Account: Minimum overall deposit must be over \$10,000.00.
Share Draft (Checking)	Base Rate PLUS 0.05%	Share Draft: Debit Card required.
Online Banking and/or eStatement Processing	Base Rate PLUS 0.05%	None None
Auto Loan Refinance	Base Rate PLUS 0.05%	None
Mortgage Loan Refinance	Base Rate PLUS 0.10%	None
MEMBER LOYALTY BONUS:	RATE ENHANCEMENT *	OTHER REQUIREMENTS
Member for up to 10 Years	Base Rate PLUS 0.05%	None
Member for 11 to 20 Years	Base Rate PLUS 0.10%	None
Member for over 21 Years	Base Rate PLUS 0.20%	None
TOTAL BALANCE BONUS:	RATE ENHANCEMENT *	OTHER REQUIREMENTS
Overall Membership Deposit Balance Exceeds \$100,000.00	Base Rate PLUS 0.05%	None

* Rate Enhancement EXCLUDES certificate terms under 6 months; enhancement cannot exceed a maximum of 50 basis points above the Base Rate.