



## RATE SHEET

These rates are subject to change without notice.

### Here's How We Rate !!!!!

Account Type	<u>Interest Rate</u>	<u>Semi-Ann</u> <u>APY%</u>	<u>Quartly</u> <u>APY%</u>	<u>Initial Deposit to Open</u> <u>And To Earn APY</u>
Certificate of Deposit & Individual Retirement Accounts:				
91 Days	.35%	NA	.35%	\$1000.00
182 Days	.35%	.35%	NA	\$1000.00
12 Months	.50%	.50%	.50%	\$1000.00
18 Month IRA	1.90%	1.91%	1.91%	\$1000.00
24 Months	.80%	.80%	.80%	\$1000.00
36 Months	.90%	.90%	.90%	\$1000.00
60 Months	1.80%	1.81%	1.81%	\$1000.00

A withdrawal will reduce earnings. If we allow an early withdrawal, a penalty may be imposed.

### APY-Annual Percentage Yield

#### Variable Rate Accounts:

	<u>Interest Rate</u>	<u>APY%</u>	<u>Min. Deposit to Open</u> <u>And to Earn APY</u>
<b><u>DEMAND DEPOSIT</u></b>			
*NOW Accounts	.25%	.25%**	\$1000.00
**MUST HAVE MINIMUM \$1000.00 TO RECEIVE APY			
*Money Market Accounts	.40%	.40%**	\$1000.00
**MUST HAVE MINIMUM \$1000.00 TO RECEIVE APY			
<b><u>SAVINGS ACCOUNTS</u></b>			
*Passbook Savings	0.20%	0.20%	\$100.00
*Interest Compounds Semi-Annually			

Fees may reduce earnings.

Loan rates are available upon request, we encourage you to call us.

Interest rate and APY may change after account is opened.

\*\*\*Member FDIC and Equal Housing Lender\*\*\*

RATES AS OF 12/1/11