



RATES as of 08/31/2010

SAVINGS ACCOUNT

Terms	Rate	Annual Percentage Yield
N/A	.20%	.20%

CERTIFICATES OF DEPOSIT

Terms	Minimum Deposit	Rate	Annual Percentage Yield
32-89 Days	\$2,500	.20%	.20%
90-179 Days	\$2,500	.25%	.25%
180-364 Days	\$2,500	.45%	.45%
180-364 Days	\$25,000	.45%	.45%
12-17 Months	\$2,500	.75%	.75%
18-23 Months	\$2,500	.80%	.80%
2 Years	\$25,000	1.05%	1.05%

WITHDRAWAL PENALTIES FOR CERTIFICATES OF DEPOSITS

32 Days to 1 Year Loss of 1 month simple interest
 Over 1 Year Loss of 3 months simple interest

* For current CD specials, please [contact us](#).

MONEY MARKET ACCOUNT

Terms	Rate	Annual Percentage Yield
Under \$100,000	.35%	.35%
\$100,001 -\$250,000	.40%	.40%
\$250,001-\$1,000,000	.50%	.50%
Over \$1,000,000	.55%	.55%

* Annual Percentage Yield as of 08/31/10 and subject to change without notice. Simple interest and FDIC insured.

** Interest Rates are subject to change.