Deposit Rate Schedule

Account Type SHARES/SAVINGS ACCOUNTS	Minimum Deposit	<u>Dividend</u> <u>Rate</u>	Annual Percentage Yield (APY)
Regular Shares	\$5.00		
\$50.00 and Up		0.10%	0.10%
Special Purpose Share Accounts	\$0.00		
\$50.00 and Up		0.10%	0.10%
Reserve Savings	\$0.00		
\$50.00 and Up		0.10%	0.10%
Holiday Savings	\$0.00		
\$50.00 and Up		0.10%	0.10%
Summer Savings	\$5.00		
\$50.00 and Up		0.10%	0.10%
IRA, Roth, Coverdell Shares	\$0.00		
\$0.00 - \$99.99		0.26%	0.26%
\$100.00 - \$4,999.99		0.26%	0.26%
\$5,000.00 - \$49,999.99		0.26%	0.26%
\$50,000.00-\$99,999.99		0.51%	0.51%
\$100,000 and Up		0.56%	0.56%

CHECKING ACCOUNTS

CHECKING ACCOUNTS			
Right Choice Plus Checking	\$25.00		
\$0.00 - \$2,499.99		0.00%	0.00%
\$2,500.00 and Up		0.10%	0.10%
Free Checking	\$0.00		
No Minimum		0.10%	0.10%
Teen Checking	\$0.00		
No Minimum		0.10%	0.10%
Business Checking	\$0.00		
\$0.00 - \$7,499.99		0.00%	0.00%
\$7,500.00 - \$24,999.99		0.05%	0.05%
\$25,000.00 - \$49,999.99		0.05%	0.05%
\$50,000.00 and Up		0.10%	0.10%
Money Market	\$0.00		
\$0.00 - \$2,499.99		0.99%	1.00%
\$2,500.00 - \$24,999.99		0.99%	1.00%
\$25,000.00 - \$49,999.99		1.09%	1.10%
\$50,000 - \$249,999.99		1.29%	1.30%
\$250,000 or more		1.49%	1.50%
Premier Money Market	\$50,000.00		
\$0.00 - \$49,999.99		0.00%	0.00%
\$50,000.00 - \$249,999.99		1.29%	1.30%
\$250,000.00 and Up		1.49%	1.50%

CERTIFICATES (Regular & IRA)

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Share Certificate (\$500 Minimum Deposit)			
3 months	\$500 - \$49,999.99	3.64%	3.70%
3 months	\$50,000 and higher	3.74%	3.80%
6 months	\$500 - \$49,999.99	3.78%	3.85%
6 months	\$50,000 and higher	3.88%	3.95%
12 months	\$500 - \$49,999.99	3.83%	3.90%
12 months	\$50,000 and higher	3.93%	4.00%
18 months	\$500 - \$49,999.99	3.45%	3.50%
18 months	\$50,000 and higher	3.54%	3.60%
24 months	\$500 - \$49,999.99	3.83%	3.90%
24 months	\$50,000 and higher	3.93%	4.00%
36 months	\$500 - \$49,999.99	3.54%	3.60%
36 months	\$50,000 and higher	3.64%	3.70%
48 months	\$500 - \$49,999.99	3.45%	3.50%
48 months	\$50,000 and higher	3.54%	3.60%
60 months	\$500 - \$49,999.99	3.35%	3.40%
60 months	\$50,000 and higher	3.45%	3.50%

OTHER ACCOUNTS

OTHER ACCOUNTS			
Health Savings Account (HSA)	\$0.00		
		0.26%	0.26%
Promotional Share and IRA Certificates	\$500.00		
9 Month - Share Certificate, IRA & Roth IRA			
9 months	\$500 - \$49,999.99	3.83%	3.90%
9 months	\$50,000 and higher	3.93%	4.00%