

SAVINGS RATES AUGUST 15, 2010

	RATE	APY
All regular shares and clubs (\$100.00 minimum)	0.75%	0.75%
Share draft (\$500.00 minimum)	0.25%	0.25%
Money market (\$5,000.00 minimum) other restrictions apply		
\$5,000.00 TO \$50,000.00	0.90%	0.92%
\$50,000.01 AND ABOVE	1.25%	1.28%

CD's \$1,000.00 minimum

	RATE	APY
6 month	1.25%	1.27%
1 year	1.50%	1.53%
2 year	2.00%	2.05%
3 year	2.10%	2.15%
4 year	2.20%	2.25%
5 year	2.30%	2.36%

Jumbo CD's \$75,000.00 minimum

	RATE	APY
2 year	2.30%	2.36%
3 year	2.40%	2.46%
4 year	2.50%	2.56%
5 year	2.60%	2.67%

SPECIAL YOUTH CD**ALL ACCOUNTS FOR MEMBERS UNDER AGE 25**

Same great CD rates with a lower minimum \$250.00