

Certificates of Deposit & IRAs

Product	Interest Rate	APY*	Minimum Balance To Open Account	Minimum Balance to Earn APY
6 Month (182 Days)	0.15%	0.15%	\$ 500.00	\$500.00 - \$24,999.99
	0.25%	0.25%		\$25,000.00 & Over
1 Year	0.30%	0.30%	\$ 500.00	\$500.00 - \$24,999.99
	0.45%	0.45%		\$25,000.00 & Over
2 Year	0.55%	0.55%	\$ 500.00	\$500.00 - \$24,999.99
	0.65%	0.65%		\$25,000.00 & Over
2 Year - No Penalty after 12 Mo.	0.50%	0.50%	\$ 500.00	\$500.00 - \$24,999.99
	0.60%	0.60%		\$25,000.00 & Over
3 Year	1.09%	1.10%	\$ 500.00	\$500.00 - \$24,999.99
	1.14%	1.15%		\$25,000.00 & Over
4 Year	1.29%	1.30%	\$ 500.00	\$500.00 - \$24,999.99
	1.44%	1.45%		\$25,000.00 & Over
4 ½ Year Variable (Prime-2%)	1.24%	1.25%	\$ 500.00	\$500.00 - \$24,999.99
	1.49%	1.50%		\$25,000.00 & Over
5 Year	1.49%	1.50%	\$ 500.00	\$500.00 - \$24,999.99
	1.73%	1.75%		\$25,000.00 & Over

*Annual Percentage Yield (APY) accurate as of 01/13/2012. All rates, except fixed rate certificates of deposit, are variable and subject to change without notice. You must maintain the minimum balance listed in the account disclosure, if any, to earn the advertised APY. Fees and withdrawal may reduce earnings on accounts. A penalty may be imposed for early withdrawal from Certificates of Deposit. The minimum balance tiers to earn the APY stated on this rate sheet reflect the full tier balance ranges for each appropriate tier. APY results when interest is left on deposit to compound daily on a basis of 365/365 days. All deposits are FDIC insured to at least \$250,000. SIF insures all additional deposits.