

Effective January 19, 2010  
Rates and terms are subject to change without notice

**PROMOTIONAL FIXED RATE ACCOUNTS**

	Dividend Rate	Annual Percentage Yield (APY)	Dividend Rate	Annual Percentage Yield (APY)	EXPIRATION
<b>Promo Certificates</b>			0.25% Increase in APY with Checking and Direct Deposit		
<b>Minimum Deposit</b>	\$1,000	\$1,000	\$1,000	\$1,000	
9 Month	0.946%	0.95%	1.193%	1.20%	
<b>Promo IRAs*</b>					

**Dividends on Certificate Accounts are compounded Monthly**  
**Dividends on IRA Certificate Accounts are compounded Daily**

\* Roth, Traditional and Education IRAs are available.

At maturity, this promo certificate will renew for the same term at the current 6-month certificate rate.

Rates are subject to change without notice. Dividends are calculated from date of deposit to date of withdrawal. Rates shown for certificates are contracted when the account is opened and upon renewal. Rates shown for primary savings, IRA savings, and checking accounts are projections only, since dividends are paid from available earnings declared at the end of the compounding period.

\* The minimum initial deposit for a Traditional or Roth IRA Certificate is \$1,000.00. The minimum initial deposit for an Education IRA Certificate is \$500.00. IRAs may be transferred from another institution or rolled over from another savings plan.  
**SUBSTANTIAL PENALTY FOR EARLY WITHDRAWAL**

IRS Penalties may apply for Premature withdrawals. Please consult your tax professional for more information. Please refer to your IRA Plan Agreement and Disclosure. Fees could reduce earnings on the account.