

Effective February 16, 2010
 Rates and terms are subject to change without notice

VARIABLE RATE ACCOUNTS

	Minimum Balance to Earn Dividends	Dividend Rate	Annual Percentage Yield (APY)
Savings			
Primary Savings (Minimum Initial Deposit \$5)	\$5.00	0.150%	0.15%
Cookie Jar Savings (Minimum Initial Deposit \$5)	\$5.00	0.150%	0.15%
IRA Savings (Traditional and Roth) (Minimum Initial Deposit \$50.00)	\$50.00	0.200%	0.20%
Holiday Club/Summer Club (Minimum Initial Deposit \$10.00)	\$10.00	0.150%	0.15%
Checking			
Free Checking (Minimum Initial Deposit \$25)	\$2,500	0.050%	0.05%
Interest Checking (Minimum Initial Deposit \$2,500)	\$0 to \$2,499	0.050%	0.05%
	\$2,500 - \$9,999	0.100%	0.10%
	\$10,000 - \$24,999	0.250%	0.25%
	\$25,000 - \$49,999	0.399%	0.40%
	\$50,000 +	0.549%	0.55%
Money Market			
Money Market Fund (Minimum Initial Deposit \$2,500)	Up to \$2,499	0.000%	0.00%
	\$2,500 - \$9,999	0.250%	0.25%
	\$10,000 - \$24,999	0.300%	0.30%
	\$25,000 - \$49,999	0.399%	0.40%
	\$50,000 - \$74,999	0.598%	0.60%
	\$75,000 - \$99,999	0.847%	0.85%
	\$100,000 +	1.094%	1.10%

Dividends are compounded Monthly

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.

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.