

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

FIXED RATE ACCOUNTS

	Dividend Rate	Annual Percentage Yield (APY)	Dividend Rate	Annual Percentage Yield (APY)	Dividend Rate	Annual Percentage Yield (APY)	Dividend Rate	Annual Percentage Yield (APY)
Certificates							Jumbo	Jumbo
Minimum Deposit	\$1,000	\$1,000	\$25,000	\$25,000	\$50,000	\$50,000	\$100,000	\$100,000
3 Month	0.499%	0.50%	0.549%	0.55%	0.598%	0.60%	0.747%	0.75%
6 Month	0.797%	0.80%	0.847%	0.85%	0.896%	0.90%	1.045%	1.05%
1 Year	0.995%	1.00%	1.045%	1.05%	1.094%	1.10%	1.243%	1.25%
2 Year	1.588%	1.60%	1.638%	1.65%	1.687%	1.70%	1.834%	1.85%
3 Year	2.129%	2.15%	2.178%	2.20%	2.227%	2.25%	2.374%	2.40%
4 Year	2.472%	2.50%	2.521%	2.55%	2.570%	2.60%	2.716%	2.75%
5 Year	2.862%	2.90%	2.911%	2.95%	2.960%	3.00%	3.105%	3.15%

Dividends on Certificate Accounts are compounded Monthly

	Dividend Rate	Annual Percentage Yield (APY)	Dividend Rate	Annual Percentage Yield (APY)	Dividend Rate	Annual Percentage Yield (APY)	Dividend Rate	Annual Percentage Yield (APY)
IRAs*							Jumbo	Jumbo
Minimum Deposit	\$1,000	\$1,000	\$25,000	\$25,000	\$50,000	\$50,000	\$100,000	\$100,000
1 Year	0.995%	1.00%	1.045%	1.05%	1.094%	1.10%	1.242%	1.25%
2 Year	1.587%	1.60%	1.637%	1.65%	1.686%	1.70%	1.833%	1.85%
3 Year	2.127%	2.15%	2.176%	2.20%	2.225%	2.25%	2.372%	2.40%
4 Year	2.469%	2.50%	2.518%	2.55%	2.567%	2.60%	2.713%	2.75%
5 Year	2.859%	2.90%	2.907%	2.95%	2.956%	3.00%	3.102%	3.15%

* Roth, Traditional and Education IRAs are available.

Dividends on IRA Certificate Accounts are compounded Daily

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.