

Savings Rates-

All rates quoted as the APY (annual percentage yield)

<p>.31 %</p>	<p>Share Savings Daily Dividends paid Quarterly on \$100.00 or more</p>
<p>.31%</p>	<p>Christmas Club Daily Dividends paid Quarterly on \$100.00 or more</p>
<p>.21%</p>	<p>Share Draft/Checking Daily Dividends paid Quarterly on \$1000.00 or more.</p>
<p>Assigned rate dependent upon deposit amount .39%-.59% *</p>	<p>Money Market Daily Dividends paid Monthly on \$500.00 or more. Rate may change monthly. May write up to three checks per month. <u>New!</u> *Platinum Life members earn an additional bonus dividend of +.50% to posted rates. Ask for details.</p>
<p>.31%</p>	<p>Traditional, Roth and Education IRA Savings Daily Dividends paid Quarterly on \$100.00 or more.</p>
<p>Please Notice:</p>	<p>Deposit accounts closed before dividend date will forfeit accrued dividends.</p>