



**SHARE & IRA CERTIFICATE RATES**  
EFFECTIVE FEBRUARY 8, 2010

**SHARE CERTIFICATES IRA CERTIFICATES**

**SPECIAL \*\* NO MVP BONUS POINTS \*\***

*Rates are current as of above effective date and are subject to change without prior notice*

<u>TERM</u>	<u>SHARE CERT.</u>		<u>IRA</u>	
	<u>RATE</u>	<u>A.P.Y.</u>	<u>RATE</u>	<u>A.P.Y.</u>
3 Months	0.75%	0.75%	0.85%	0.85%
6 Months	1.00%	1.00%	1.09%	1.10%
12 Months	1.24%	1.25%	1.34%	1.35%
24 Months	2.23%	2.25%	2.32%	2.35%
36 Months	2.23%	2.25%	2.32%	2.35%
48 Months	2.47%	2.50%	2.71%	2.75%
60 Months	2.71%	2.75%	2.81%	2.85%

SHARE CERTIFICATE MINIMUM DEPOSIT: \$500.00  
 IRA CERTIFICATE MINIMUM DEPOSIT: \$500.00

**PICK - A - TERM**  
**SHARE & IRA CERTIFICATE**

You may select a term best suited for your specific investment needs from 3 months to 60 months.

Rate will be set at time of investment.

*Compounded daily, credited monthly to the share account of your choice.*

Limited Time - Not To be Combined With Any other Promotions

All rates are the latest available as of the above date and are subject to change without prior notice.

Last Updated: 02/05/10