



**SHARE & IRA CERTIFICATE RATES**  
EFFECTIVE APRIL 16, 2012

**SHARE CERTIFICATES**

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

	<b>SHARE CERT.</b>		<b>IRA</b>	
<u>TERM</u>	<u>RATE</u>	<u>A.P.Y.</u>	<u>RATE</u>	<u>A.P.Y.</u>
3 Months	0.30%	0.30%	0.35%	0.35%
6 Months	0.45%	0.45%	0.50%	0.50%
12 Months	0.70%	0.70%	0.75%	0.75%
24 Months	1.00%	1.01%	1.05%	1.06%
36 Months	1.44%	1.45%	1.49%	1.50%
48 Months	1.73%	1.75%	1.78%	1.80%
60 Months	1.98%	2.00%	2.03%	2.05%

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.*

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: 04/16/12