

Truth-In-Savings Disclosure Share Account Rates



Share Accounts

	<u>Opening Minimum</u>	<u>Compound Period</u>	<u>Last Dividend Declared</u>	
			<u>APR</u>	<u>APY</u>
Regular Shares	\$5	Quarterly	0.25%	0.25%
Basic Checking	\$0	N/A	N/A	N/A
Premium Checking	\$0	Monthly	0.25%	0.25%

Share Certificates

<u>Minimum Deposit - \$2,500</u>				<u>Jumbo Rate- \$100,000+ Deposit</u>			
<u>Compound</u>		<u>APR</u>	<u>APY</u>	<u>Compound</u>		<u>APR</u>	<u>APY</u>
<u>Term</u>	<u>Period</u>			<u>Term</u>	<u>Period</u>		
90 Days	Maturity	0.15%	0.15%	90 Days	Maturity	0.25%	0.25%
180 Days	Maturity	0.25%	0.25%	180 Days	Maturity	0.35%	0.35%
365 Days	Maturity	0.40%	0.40%	365 Days	Maturity	0.50%	0.50%
12-17 Months	Quarterly	0.40%	0.40%	12-17 Months	Quarterly	0.50%	0.50%
18-23 Months	Quarterly	0.50%	0.50%	18-23 Months	Quarterly	0.60%	0.60%
24-29 Months	Quarterly	0.55%	0.55%	24-29 Months	Quarterly	0.65%	0.65%
30-35 Months	Quarterly	0.55%	0.55%	30-35 Months	Quarterly	0.65%	0.65%
36-41 Months	Quarterly	0.65%	0.65%	36-41 Months	Quarterly	0.75%	0.75%
42-47 Months	Quarterly	0.65%	0.65%	42-47 Months	Quarterly	0.75%	0.75%
48-53 Months	Quarterly	0.75%	0.75%	48-53 Months	Quarterly	0.85%	0.85%
54-60 Months	Quarterly	0.85%	0.85%	54-60 Months	Quarterly	0.95%	0.95%

IRA Share Certificates

<u>Minimum Deposit- \$500</u>				<u>Jumbo Rate- \$100,000+ Deposit</u>			
<u>Compound</u>		<u>APR</u>	<u>APY</u>	<u>Compound</u>		<u>APR</u>	<u>APY</u>
<u>Term</u>	<u>Period</u>			<u>Term</u>	<u>Period</u>		
12-17 Months	Quarterly	0.40%	0.40%	12-17 Months	Quarterly	0.50%	0.50%
18-23 Months	Quarterly	0.50%	0.50%	18-23 Months	Quarterly	0.60%	0.60%
24-29 Months	Quarterly	0.55%	0.55%	24-29 Months	Quarterly	0.65%	0.65%
30-35 Months	Quarterly	0.55%	0.55%	30-35 Months	Quarterly	0.65%	0.65%
36-41 Months	Quarterly	0.65%	0.65%	36-41 Months	Quarterly	0.75%	0.75%
42-47 Months	Quarterly	0.65%	0.65%	42-47 Months	Quarterly	0.75%	0.75%
48-53 Months	Quarterly	0.75%	0.75%	48-53 Months	Quarterly	0.85%	0.85%
54-60 Months	Quarterly	0.85%	0.85%	54-60 Months	Quarterly	0.95%	0.95%