

SAVINGS RATES DECEMBER 21, 2009

	RATE	APY
All regular shares and clubs (\$100.00 minimum)	0.75%	0.75%
Share draft (\$500.00 minimum)	0.25%	0.25%
Money market (\$5,000.00 minimum) other restrictions apply	1.25%	1.28%

CD's \$1,000.00 minimum

	RATE	APY
6 month	1.25%	1.27%
1 year	1.75%	1.79%
2 year	2.25%	2.31%
3 year	2.35%	2.41%
4 year	2.45%	2.51%
5 year	2.55%	2.61%

Jumbo CD's \$75,000.00 minimum

	RATE	APY
2 year	2.55%	2.62%
3 year	2.65%	2.72%
4 year	2.75%	2.82%
5 year	2.85%	2.93%

SPECIAL YOUTH CD**ALL ACCOUNTS FOR MEMBERS UNDER AGE 25**

Same great CD rates with a lower minimum \$250.00