



## Rate Sheet

**Current Interest Rates:** The Interest Rates and Annual Percentage Yields set forth below are effective **August 31, 2005 through September 06, 2005**. These Interest Rates and Annual Percentage Yields are subject to change and become effective as of the day your account is funded.

### Certificates of Deposit

Minimum Deposit to open any Certificate of Deposit account is \$1,000.00. A penalty may be imposed for withdrawals before maturity.

| Terms     | Tiers of Daily Balance*    | Interest Rate** | Annual Percentage Yield |
|-----------|----------------------------|-----------------|-------------------------|
| 6 months  | \$1,000.00 to \$9,999.99   | 2.07%           | 2.09%                   |
|           | \$10,000.00 to \$24,999.99 | 2.31%           | 2.34%                   |
|           | \$25,000.00 or More        | 3.30%           | 3.35%                   |
| 12 months | \$1,000.00 to \$9,999.99   | 2.68%           | 2.72%                   |
|           | \$10,000.00 to \$24,999.99 | 3.02%           | 3.07%                   |
|           | \$25,000.00 or More        | 3.73%           | 3.80%                   |
| 24 months | \$1,000.00 to \$9,999.99   | 2.99%           | 3.03%                   |
|           | \$10,000.00 to \$24,999.99 | 3.47%           | 3.53%                   |
|           | \$25,000.00 or More        | 4.02%           | 4.10%                   |
| 36 months | \$1,000.00 to \$9,999.99   | 3.12%           | 3.17%                   |
|           | \$10,000.00 to \$24,999.99 | 3.60%           | 3.67%                   |
|           | \$25,000.00 or More        | 4.11%           | 4.20%                   |
| 48 months | \$1,000.00 to \$9,999.99   | 3.19%           | 3.24%                   |
|           | \$10,000.00 to \$24,999.99 | 3.67%           | 3.74%                   |
|           | \$25,000.00 or More        | 4.16%           | 4.25%                   |
| 60 months | \$1,000.00 to \$9,999.99   | 3.34%           | 3.40%                   |
|           | \$10,000.00 to \$24,999.99 | 3.83%           | 3.90%                   |
|           | \$25,000.00 or More        | 4.31%           | 4.40%                   |

### Savings Account

You are required to maintain a minimum balance of \$1,000.00 in your account in order to avoid the monthly service charge of \$5.00.

| Tiers of Daily Balance*    | Interest Rate** | Annual Percentage Yield |
|----------------------------|-----------------|-------------------------|
| \$0 to \$9,999.99          | 0.50%           | 0.50%                   |
| \$10,000.00 to \$24,999.99 | 0.75%           | 0.75%                   |
| \$25,000.00 or More        | 1.00%           | 1.00%                   |

### Interest Checking Account

You are required to maintain a minimum balance of \$1,000.00 in your account in order to avoid the monthly service charge of \$5.00.

| Tiers of Daily Balance* | Interest Rate** | Annual Percentage Yield |
|-------------------------|-----------------|-------------------------|
| \$0 to \$2,499.99       | 0.10%           | 0.10%                   |
| \$2,500.00 or More      | 0.30%           | 0.30%                   |

\*The daily balance is the amount of principal in the account each day. If you have more than one account, the daily balance is determined according to the amount in each account. We use the daily balance method to calculate interest, by which a daily periodic rate is applied to the principal in the account each day. Fees could reduce earnings on this account.

\*\*The applicable interest rate will apply to the entire balance.