

Share/IRA Certificates

Deposit Amount	Term	Compounded/Paid	APY*
\$1,000-\$9,999	3 Months	Monthly/Monthly	0.45%
	6 Months		0.90%
	12 Months		1.35%
	18 Months		1.65%
	24 Months		2.05%
	30 Months		2.25%
	36 Months		2.40%
	48 Months		2.90%
	60 Months		3.15%
\$10,000-\$49,999	3 Months	Monthly/Monthly	0.55%
	6 Months		1.00%
	12 Months		1.45%
	18 Months		1.75%
	24 Months		2.15%
	30 Months		2.35%
	36 Months		2.50%
	48 Months		3.00%
	60 Months		3.25%
\$50,000-\$99,999	3 Months	Monthly/Monthly	0.65%
	6 Months		1.10%
	12 Months		1.55%
	18 Months		1.85%
	24 Months		2.25%
	30 Months		2.45%
	36 Months		2.60%
	48 Months		3.10%
	60 Months		3.35%
\$100,000+	3 Months	Monthly/Monthly	0.70%
	6 Months		1.15%
	12 Months		1.60%
	18 Months		1.90%
	24 Months		2.30%
	30 Months		2.50%
	36 Months		2.65%
	48 Months		3.15%
	60 Months		3.40%

*Annual Percentage Yield

Rates Effective 03/12/2010