



Deposit Rates

December 14, 2009

Share/Savings (\$100 minimum to earn interest)

	Rate	APY
Regular Shares	.98%	1.00%
Christmas Shares	.98%	1.00%
Vacation Shares	.98%	1.00%
Money Market (\$2500 minimum)	.98%	1.00%
IRA	1.23%	1.25%

Certificates of Deposit (\$1,000 minimum)

Term	Rate	APY	Member before 7/1/2007	
			Rate	APY
6	.98%	1.00%	1.37%	1.40%
12	1.48%	1.50%	1.87%	1.90%
24	1.87%	1.90%	2.26%	2.30%
36	2.22%	2.25%	2.61%	2.65%

Rates are subject to change