

RATES

As of October 18, 2011

CERTIFICATES OF DEPOSIT

TERM	RATE	APY
6 mo.	.22%	.22%
12 mo.	0.24%	.24%
Savings	.15%	
Special	.15%	
Christmas Club	.15%	
Checking	.15%	
IRA	.15%	
Money Market	.25% OVER \$2,000.00	

AUTO RATES

12 to 48 mos.	3.50%
48 mos. and up	4.00%

UNSECURED 12.00%

HOLIDAY CASH 2.00%