

SHARE RATES

As of September 22, 2008
Rates are subject to change without notice

SHARE (SAVINGS) ACCOUNT		
	Dividend APR*	APY**
\$5.00 - \$1,999.99	0.85%	0.85%
\$2,000.00 - \$9,999.99	0.95%	0.95%
\$10,000.00 - \$24,999.99	1.05%	1.05%
\$25,000.00 - \$49,999.99	1.15%	1.15%
\$50,000.00 +	1.15%	1.15%
IRA Savings Account	2.00%	2.02%

SHARE DRAFT (CHECKING) ACCOUNT		
	Dividend APR*	APY**
	(\$1,000 Minimum Balance)	
Express	0.00%	0.00%
Preferred	0.25%	0.25%
Preferred Plus	0.40%	0.40%

MONEY MARKET SHARE/DRAFT (CHECKING) ACCOUNTS				
	Dividend APR*	APY**	Seniors- Dividend APR*	APY**
\$0 - \$1,999.99	0.0%	0.0%	0.0%	0.0%
\$2000 - \$9,999.99	1.45%	1.46%	1.55%	1.56%
\$10,000 - \$24,999.99	1.55%	1.56%	1.65%	1.66%
\$25,000 - \$49,999.99	1.65%	1.66%	1.75%	1.77%
\$50,000 - \$99,999	1.80%	1.82%	1.90%	1.92%
\$100,000 +	2.05%	2.07%	2.15%	2.17%

SHARE CERTIFICATE BUILDER ACCOUNT	
Dividend APR*	APY**
2.75%	2.79%

SHARE/IRA CERTIFICATES						
	\$1,000(+) Minimum Balance		\$10,000(+) Minimum Balance		\$100,000(+) Minimum Balance	
	Dividend APR*	APY**	Dividend APR*	APY**	Dividend APR*	APY**
3 Month	2.05%	2.07%	2.15%	2.17%	2.30%	2.33%
6 Month	2.15%	2.17%	2.25%	2.28%	2.40%	2.43%
7 Month	3.00%	3.05%	3.10%	3.15%	3.25%	3.30%
9 Month	2.20%	2.22%	2.30%	2.33%	2.45%	2.48%
12 Month	2.75%	2.79%	2.85%	2.89%	3.00%	3.05%
13 Month	3.00%	3.05%	3.10%	3.15%	3.25%	3.30%
18 Month	2.50%	2.53%	2.60%	2.63%	2.75%	2.79%
24 Month	2.65%	2.69%	2.75%	2.79%	2.90%	2.94%
30 Month	2.80%	2.84%	2.90%	2.94%	3.05%	3.10%
36 Month	2.90%	2.94%	3.00%	3.05%	3.15%	3.20%
48 Month	3.05%	3.10%	3.15%	3.20%	3.30%	3.35%

Senior Citizens (Age 50 and over) add 0.25%. Early surrender penalties apply.



* Annual Percentage Rate
** Annual Percentage Yield

All dividend rates are ratified monthly by the Board of Directors and subject to change without notice.
See *Important Account Information for Our Members* pamphlet for the Truth-In-Savings Disclosure.

