

RATE DISCLOSURE

The dividend rates and Annual Percentage Yields may change at any time as determined by our Board of Directors.

- PRIMARY and BUSINESS SHARE SAVINGS ACCOUNT**
For Balances less than \$25.00:
 The prospective dividend rate on your account is 0.00% with a prospective annual percentage yield of 0.00% for the current dividend period.
For Balances more than \$25.00 but less than \$10,000.00:
 The prospective dividend rate on your account is 0.05% with a prospective annual percentage yield of 0.05% for the current dividend period.
For Balances \$10,000.00 and greater:
 The prospective dividend rate on your account is 0.10% with a prospective annual percentage yield of 0.10% for the current dividend period.
- KIDDS PLUS SHARE SAVINGS ACCOUNT**
For Balances less than \$5.00:
 The prospective dividend rate on your account is 0.00% with a prospective annual percentage yield of 0.00% for the current dividend period.
For Balances \$5.00 and greater:
 The prospective dividend rate on your account is 0.10% with a prospective annual percentage yield of 0.10% for the current dividend period
- CHRISTMAS CLUB SAVINGS ACCOUNT**
For Balances less than \$25.00:
 The prospective dividend rate on your account is 0.00% with a prospective annual percentage yield of 0.00% for the current dividend period.
For Balances \$25.00 and greater:
 The prospective dividend rate on your account is 0.10% with a prospective annual percentage yield of 0.10% for the current dividend period
- VALUE CHECKING ACCOUNT**
For accounts with 10 or more debit card transactions posted per month:
 The prospective dividend rate on the first \$10,000.00 of your balance is 1.00% with a prospective annual percentage yield of 1.01% for the current dividend period. The prospective dividend rate on your balance in excess of \$10,000.00 is 0.05% with a prospective annual percentage yield of 0.05% for the current dividend period.
For accounts with less than 10 debit card transactions posted per month:
 The prospective dividend rate on your account is 0.05% with a prospective annual percentage yield of 0.05% for the current dividend period.
- PRESTIGE, PRESTIGE PLUS and BUSINESS PRESTIGE CHECKING ACCOUNTS**
For accounts with combined daily balance in savings, checking, Money Market, IRA and/or Share Certificates less than \$5,000.00:
 The prospective dividend rate on your account is 0.00% with a prospective annual percentage yield of 0.00% for the current dividend period.
For accounts with combined daily balance in savings, checking, Money Market, IRA and/or Share Certificates of \$5,000.00 and greater:
 The prospective dividend rate on your account is 0.10% with a prospective annual percentage yield of 0.10% for the current dividend period
- MONEY MARKET ACCOUNT**
Prospective rates:

<u>Money Market Tiers</u>	
Less than \$1,000.00:	<u>0.00%</u> Dividend Rate; <u>0.00%</u> APY
\$1,000.00 - \$9,999.99:	<u>0.20%</u> Dividend Rate; <u>0.20%</u> APY
\$10,000.00 - \$24,999.99:	<u>0.30%</u> Dividend Rate; <u>0.30%</u> APY
\$25,000.00 - \$49,999.99:	<u>0.40%</u> Dividend Rate; <u>0.40%</u> APY
\$50,000.00 - & Greater:	<u>0.50%</u> Dividend Rate; <u>0.50%</u> APY
- TRADITIONAL, ROTH, ROTH CONVERSION and EDUCATIONAL IRA SHARE SAVING ACCOUNTS**
For Balances less than \$100.00:
 The prospective dividend rate on your account is 0.00% with a prospective annual percentage yield of 0.00% for the current dividend period.
For Balances \$100.00 and greater:
 The prospective dividend rate on your account is 0.10% with a prospective annual percentage yield of 0.10% for the current dividend period
- AGENCY SHARES ACCOUNT**
For Balances less than \$25.00:
 The prospective dividend rate on your account is 0.00% with a prospective annual percentage yield of 0.00% for the current dividend period.
For Balances more than \$25.00 but less than \$10,000.00:
 The prospective dividend rate on your account is 0.05% with a prospective annual percentage yield of 0.05% for the current dividend period.
For Balances \$10,000.00 and greater:
 The prospective dividend rate on your account is 0.10% with a prospective annual percentage yield of 0.10% for the current dividend period.
- ESTATE SHARES ACCOUNT**
For Balances less than \$25.00:
 The prospective dividend rate on your account is 0.00% with a prospective annual percentage yield of 0.00% for the current dividend period.
For Balances more than \$25.00 but less than \$10,000.00:
 The prospective dividend rate on your account is 0.05% with a prospective annual percentage yield of 0.05% for the current dividend period.
For Balances \$10,000.00 and greater:
 The prospective dividend rate on your account is 0.10% with a prospective annual percentage yield of 0.10% for the current dividend period.
- CUSTODIAL SHARE ACCOUNT**
For Balances less than \$25.00:
 The prospective dividend rate on your account is 0.00% with a prospective annual percentage yield of 0.00% for the current dividend period.
For Balances more than \$25.00 but less than \$10,000.00:
 The prospective dividend rate on your account is 0.05% with a prospective annual percentage yield of 0.05% for the current dividend period.
For Balances \$10,000.00 and greater:
 The prospective dividend rate on your account is 0.10% with a prospective annual percentage yield of 0.10% for the current dividend period.
- TRUST ACCOUNT**
For Balances less than \$25.00:
 The prospective dividend rate on your account is 0.00% with a prospective annual percentage yield of 0.00% for the current dividend period.
For Balances more than \$25.00 but less than \$10,000.00:
 The prospective dividend rate on your account is 0.05% with a prospective annual percentage yield of 0.05% for the current dividend period.
For Balances \$10,000.00 and greater:
 The prospective dividend rate on your account is 0.10% with a prospective annual percentage yield of 0.10% for the current dividend period.