



**Approved Rates For
January 3, 2012**

SHARE/SAVINGS ACCOUNTS

TYPE		MINIMUM BALANCE	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD		DIVIDEND COMPUTATION
						METHOD
Regular Shares		\$10.00	0.20%	0.20%		Daily Balance Method
Sub Shares		\$ -	0.40%	0.40%		Compounded Monthly
Christmas Club Shares		\$ -	*2.96%	*3.00%		Credited Monthly
						Daily Balance Method
IRA Shares		\$ -	0.55%	0.55%		Compounded Monthly Credited Monthly
						Daily Balance Method
Money Market (Safe) Shares		\$ 2,500.00	0.40%	0.40%		Compounded Daily
Payable on Death Shares		\$ 2,500.00	0.40%	0.40%		Credited Monthly
Money Market Share Certificates	3-Month	\$ 1,000.00	0.10%	0.10%		
	6-Month	\$ 1,000.00	0.25%	0.25%		
	1-Year	\$ 1,000.00	0.65%	0.65%		
	2-Year	\$ 1,000.00	0.90%	0.90%		Daily Balance Method
	3-Year	\$ 1,000.00	1.19%	1.20%		Compounded Monthly
	4-Year	\$ 1,000.00	1.49%	1.50%		
	5-Year	\$ 1,000.00	1.79%	1.80%		Credited Monthly & Maturity
IRA Share Certificates	1-Year	\$ 1,000.00	0.80%	0.80%		
	2-Year	\$ 1,000.00	1.04%	1.05%		
	3-Year	\$ 1,000.00	1.34%	1.35%		
	5-Year	\$ 1,000.00	1.93%	1.95%		
Early Withdrawal Penalty: The greater of \$25 or loss of dividends, whether earned or not, on amounts withdrawn that would have accrued over 50% of their remaining terms.						

Share Draft/Checking \$ - N/A **Free Checking**

***Must set up direct deposit or automatic transfer; \$500/mth maximum; \$6,000/yr maximum; \$25 early withdrawal penalty**

LOAN ACCOUNTS

*******LOAN RATES AS LOW AS*******

New Vehicle Loan	Maximum Loan Amount	36 Mo.	48 Mo.	60 Mo.	72 Mo.
	100% of MSRP	3.25%	3.74%	3.85%	3.99%
"Second Chance" Vehicle Loan	Maximum Loan Amount	36 Mo.	48 Mo.	60 Mo.	72 Mo.
	100% of MSRP	3.25%	3.74%	3.85%	3.99%
Existing loan must have originated within the last 12 months. Maximum mileage is 25,000. Maximum term is 72 months					
Used Vehicle/Program Vehicle	Maximum Loan Amount	36 Mo.	48 Mo.	60 Mo.	72 Mo.
	Less than/equal to 100	3.25%	3.74%	3.85%	3.99%
New and Used Boat/RV Loan	Less than/equal to 100	4.49%	5.24%	5.49%	5.74%
Maximum loan amount is 100 % of NADA clean retail for automobiles and 100% MSRP new boats & Rv's and NADA average retail value for used boats and RV's.					
Maximum loan term is based on Clean Retail for used vehicles and Average Retail for boats and RV's.					
Limits are as follows:					
	Less than \$10,000 up to	48 months		
	\$10,001 to \$20,000	60 months		
	\$20,001 to \$30,000	72 months		
	\$30,001 to \$40,000	96 months		5.99 to 6.24%
	\$40,001 & above	up to	120 months		6.49 to 6.74%
New Mobile Home Loan	Maximum Loan Amount	60 Mo.	120 Mo.	180 Mo.	240 Mo.
	Based on 115% of manufacturers invoice	6.75%	7.25%	7.75%	8.25%
	Minimum loan amount per amortization	-----	\$10,000	\$15,000	\$20,000
Used Mobile Home Loan	Maximum Loan Amount	60 Mo.	120 Mo.	180 Mo.	
	90% of NADA average retail	7.75%	8.25%	8.75%	
	Minimum loan amount per amortization	-----	\$10,000	\$15,000	
Personal Loan					9.75%
Line of Credit					9.75%
Overdraft Protection Line of Credit (greater than \$300)					9.75%
VISA					7.90%

LOAN ACCOUNTS

*******SET LOAN RATES*******

		12 Mo.	24 Mo.	36 Mo.	
Share Secured Loan (PDR .20%)		3.70%	4.20%	4.70%	
Share Certificate Secured Loan					Cert.Rate+3.50%
Overdraft Protection Line of Credit (\$300)					15.00%
All Mortgage Loan Products					Contact Mortgage Loan Officer

RATES SUBJECT TO CHANGE WITHOUT NOTICE

1/3/2012