



RATE SCHEDULE
Share Certificates of Deposit

Term	Minimum Deposit	Dividend Compounded	Dividends Credited	Dividend Period	Rate	Annual Percent Yield	Type Code
6 month	1,000	at maturity	at maturity	term of acct.	0.20%	0.20%	26
1 year	1,000	quarterly	quarterly	quarterly	0.30%	0.30%	31
18 month	1,000	quarterly	quarterly	quarterly	0.45%	0.45%	38
2 year	1,000	quarterly	quarterly	quarterly	1.00%	1.01%	32
3 year	1,000	quarterly	quarterly	quarterly	1.15%	1.16%	33
4 year	1,000	quarterly	quarterly	quarterly	1.45%	1.46%	34
5 year	1,000	quarterly	quarterly	quarterly	1.56%	1.57%	35
1 year	1,000	monthly	monthly	monthly	0.15%	0.15%	61
18 month	1,000	monthly	monthly	monthly	0.35%	0.35%	68
2 year	1,000	monthly	monthly	monthly	0.50%	0.50%	62
3 year	1,000	monthly	monthly	monthly	1.00%	1.01%	63

8/1/10
8/1/10
8/1/10
8/1/10
8/1/10
8/1/10
8/1/10
8/1/10
8/1/10
8/1/10
8/1/10
8/1/10

I.R.A.

Term	Minimum Deposit	Dividend Compounded	Dividends Credited	Dividend Period	Rate	Annual Percent Yield	Type Code
1 year	100	quarterly	quarterly	quarterly	0.35%	0.35%	91
2 year	100	quarterly	quarterly	quarterly	1.05%	1.06%	92
3 year	100	quarterly	quarterly	quarterly	1.20%	1.21%	93
4 year	100	quarterly	quarterly	quarterly	1.50%	1.51%	94
5 year	100	quarterly	quarterly	quarterly	1.61%	1.62%	95

8/1/10
8/1/10
8/1/10
8/1/10
8/1/10

Term	Minimum Deposit	Dividend Compounded	Dividends Credited	Dividend Period	Rate	Annual Percent Yield	Type Code
------	-----------------	---------------------	--------------------	-----------------	------	----------------------	-----------

Regular * Shares	25	quarterly	quarterly	calendar quarter	0.05%	0.05%	01	7/1/10
Checking	0.00	monthly	monthly	calendar month	0.00%	0.00%	75/76/77	7/1/10
IRA Money Market	no min	monthly	monthly	calendar month	0.15%	0.15%	90	8/1/10
Money Market*	0-999	monthly	monthly	calendar month	0.05%	0.05%	72	8/1/10
Money Market*	1,000	monthly	monthly	calendar month	0.05%	0.05%	72	8/1/10
Money Market*	10,000	monthly	monthly	calendar month	0.10%	0.10%	72	8/1/10
Money Market*	25,000	monthly	monthly	calendar month	0.10%	0.11%	72	8/1/10
Money Market*	50,000	monthly	monthly	calendar month	0.10%	0.11%	72	8/1/10
Holiday	no min	Annually	Annually	calendar Annually	0.05%	0.05%	25	1/1/10
Kirby	25	monthly	monthly	calendar month	0.05%	0.05%	13	7/1/10
Young Adult	25	Monthly	Monthly	calendar month	0.05%	0.05%	20	1/20/11

* 1) No more than six transfers and withdrawals or combination of during the calendar month.