



RATE SCHEDULE
Share Certificates of Deposit

Term	Minimum Deposit	Dividend Com-pounded	Dividends Credited	Dividend Period	Rate	Annual Percent Yield	Type Code	
6 month	1,000	at maturity	at maturity	term of acct.	1.00%	1.00%	26	1/1/10
1 year	1,000	quarterly	quarterly	quarterly	1.20%	1.21%	31	1/1/10
18 month	1,000	quarterly	quarterly	quarterly	1.40%	1.41%	38	1/1/10
2 year	1,000	quarterly	quarterly	quarterly	1.80%	1.81%	32	1/1/10
3 year	1,000	quarterly	quarterly	quarterly	2.25%	2.27%	33	8/10/09
4 year	1,000	quarterly	quarterly	quarterly	2.50%	2.52%	34	1/1/10
5 year	1,000	quarterly	quarterly	quarterly	3.00%	3.03%	35	1/1/10
1 year	1,000	monthly	monthly	monthly	1.15%	1.16%	61	1/1/10
18 month	1,000	monthly	monthly	monthly	1.30%	1.31%	68	1/1/10
2 year	1,000	monthly	monthly	monthly	1.70%	1.71%	62	1/1/10
3 year	1,000	monthly	monthly	monthly	2.00%	2.02%	63	8/10/09

I.R.A.

Term	Minimum Deposit	Dividend Com-pounded	Dividends Credited	Dividend Period	Rate	Annual Percent Yield	Type Code	
	100	quarterly	quarterly	quarterly	1.40%	1.41%	91	1/1/10
2 year	100	quarterly	quarterly	quarterly	2.00%	2.02%	92	1/1/10
3 year	100	quarterly	quarterly	quarterly	2.25%	2.27%	93	1/1/10
4 year	100	quarterly	quarterly	quarterly	2.50%	2.52%	94	8/10/09
5 year	100	quarterly	quarterly	quarterly	3.00%	3.03%	95	1/1/10

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Term	Minimum Deposit	Dividend Com-pounded	Dividends Credited	Dividend Period	Rate	Annual Percent Yield	Type Code	
Regular * Shares	25	quarterly	quarterly	calendar quarter	0.50%	0.50%	1	1/1/10
IRA Money Market	no min	monthly	monthly	calendar month	0.50%	0.50%	90	1/1/10
Money Market*	0-999	monthly	monthly	calendar month	0.50%	0.51%	72	1/1/10
Money Market*	1,000	monthly	monthly	calendar month	0.75%	0.76%	72	1/1/10
Money Market*	10,000	monthly	monthly	calendar month	0.75%	0.76%	72	1/1/10
Money Market*	25,000	monthly	monthly	calendar month	0.90%	0.91%	72	1/1/10
Money Market*	50,000	monthly	monthly	calendar month	1.00%	1.01%	72	1/1/10
Holiday	no min	Annually	Annually	calendar Annually	0.50%	0.50%	25	1/1/10
Kirby	25	monthly	monthly	calendar month	0.50%	0.51%	13	1/1/10
CU Succeed	25	monthly	monthly	calendar month	0.50%	0.51%	20	1/1/10

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