

CDs & IRAs - Fixed Rates

| CD TERM | Minimum Balance to Earn APY \$1,000 TO \$99,999.99 | | CD TERM | Minimum Balance to Earn APY \$100,000 & OVER | |
|----------------|---|--------------------------------|----------------|---|--------------------------------|
| | INTEREST RATE | *ANNUAL PERCENTAGE YIELD (APY) | | INTEREST RATE | *ANNUAL PERCENTAGE YIELD (APY) |
| 30 - 59 Days | 0.05% | 0.05% | 30 - 59 Days | 0.05% | 0.05% |
| 60 - 89 Days | 0.05% | 0.05% | 60 - 89 Days | 0.05% | 0.05% |
| 90 - 179 Days | 0.10% | 0.10% | 90 - 179 Days | 0.10% | 0.10% |
| 180 - 364 Days | 0.20% | 0.20% | 180 - 364 Days | 0.20% | 0.20% |
| 12 Month | 0.30% | 0.30% | 12 Month | 0.35% | 0.35% |
| 18 Month | 0.40% | 0.40% | 18 Month | 0.40% | 0.40% |
| 24 Month | 0.45% | 0.45% | 24 Month | 0.45% | 0.45% |
| 36 Month | 0.50% | 0.50% | 36 Month | 0.55% | 0.55% |
| IRA TERM | Minimum Balance to Earn APY \$1,000 TO \$99,999.99 | | IRA TERM | Minimum Balance to Earn APY \$100,000 & OVER | |
| | INTEREST RATE | *ANNUAL PERCENTAGE YIELD (APY) | | INTEREST RATE | *ANNUAL PERCENTAGE YIELD (APY) |
| 12 Month | 0.40% | 0.40% | 12 Month | 0.40% | 0.40% |
| 24 Month | 0.50% | 0.50% | 24 Month | 0.50% | 0.50% |
| 36 Month | 0.60% | 0.60% | 36 Month | 0.60% | 0.60% |

Interest Bearing Accounts - Variable Rates **

| **MONEY MARKET Minimum to open \$2,500.00 | INTEREST RATE | *ANNUAL PERCENTAGE YIELD (APY) | INTEREST BEARING ACCOUNTS: | INTEREST RATE | *ANNUAL PERCENTAGE YIELD (APY) | | | |
|---|---------------|--------------------------------|--|---------------|--------------------------------|---|-------|-------|
| .01 - 2,499.99 | 0.05% | 0.05% | **ADVANTAGE Minimum to open \$300.00 | 0.05% | 0.05% | | | |
| 2,500 - 24,999.99 | 0.05% | 0.05% | | | | | | |
| 25,000 - 49,999.99 | 0.05% | 0.05% | | | | | | |
| 50,000 & OVER | 0.10% | 0.10% | **NOW ACCOUNT Minimum to Open \$300.00 | 0.05% | 0.05% | | | |
| **MONEY FUND INDEX (MFI) Minimum to open \$25,000.00 | INTEREST RATE | *ANNUAL PERCENTAGE YIELD (APY) | | | | | | |
| .01 - 24,999.99 | 0.02% | 0.02% | | | | **HEALTH SAVINGS ACCOUNT Minimum to open \$100.00 | 0.15% | 0.15% |
| 25,000 - 74,999.99 | 0.11% | 0.11% | | | | | | |
| 75,000 - 99,999.99 | 0.12% | 0.12% | | | | | | |
| 100,000 - 999,999.99 | 0.12% | 0.12% | **SAVINGS ACCOUNT Minimum to open \$100.00 | 0.15% | 0.15% | | | |
| 1,000,000 & OVER | 0.13% | 0.13% | | | | | | |

CDARS Rates

| RATES FOR ONE-WAY SELL TRANSACTIONS | MATURITY TERM | INTEREST RATE | *ANNUAL PERCENTAGE YIELD (APY) | MINIMUM BALANCE |
|--|---------------|---------------|--------------------------------|-----------------|
| Order Date: February 4, 2015 | 4 Week | 0.08% | 0.08% | \$10,000.00 |
| | 13 Week | 0.11% | 0.11% | \$10,000.00 |
| Rates expire at 5:00 PM each Tuesday - New Rates are issued each Thursday | 26 Week | 0.18% | 0.18% | \$10,000.00 |
| | 52 Week | 0.34% | 0.34% | \$10,000.00 |
| | 2 Year | 0.56% | 0.56% | \$10,000.00 |
| | 3 Year | 0.89% | 0.89% | \$10,000.00 |
| | 5 Year | 1.60% | 1.61% | \$10,000.00 |

Orders from customers must be received by close of business each Tuesday to be included in this week's transactions. CD's will be purchased on Wednesdays and funds will be debited from the customers account via W/T each Thursday AM.

The Annual Percentage Yields (APYs) are accurate as of Thursday, January 29, 2015

Rates may change at any time without notice.

Note: Fees could reduce the earnings on the above variable accounts. Penalties may be imposed for early withdrawal of Certificate of Deposits (CD's), Individual Retirement Accounts (IRA's), and/or CDARS Accounts.

