

# RATE SHEET - INTERNET USE ONLY

September 1, 2010

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer.

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
<b>SuperSmart e-Checking<sup>b</sup></b>	\$ 100.00			
Portion of Your Daily Balance:				
up to \$35,000.00			2.96%	3.00%
\$35,000.01-9,999,999,999.00			1.00%	3.00% to 1.00%
<b>SuperSmart e-Checking NonQualified Rate<sup>b</sup></b>	\$ 100.00		0.20%	0.20%
<b>Smart e-Checking<sup>b</sup></b>	\$ 100.00			
Portion of Your Daily Balance:				
up to \$25,000.00			1.98%	2.00%
\$25,000.01-9,999,999,999.00			1.00%	2.00% to 1.00%
<b>Smart e-Checking NonQualified Rate<sup>b</sup></b>	\$ 100.00		0.15%	0.15%
<b>Platinum 50<sup>b</sup></b>	\$ 100.00			
Daily Balances of:				
up to \$999.99			0.10%	0.10%
\$1,000.00 and up			0.20%	0.20%
<b>Platinum 50 Plus<sup>b</sup></b>	\$ 100.00			
Daily Balances of:				
up to \$999.99			0.10%	0.10%
\$1,000.00 and up			0.25%	0.25%
<b>Interest Checking<sup>b</sup></b>	\$ 100.00			
Daily Balances of:				
up to \$1,499.99			0.10%	0.10%
\$1,500.00-9,999.99			0.15%	0.15%
\$10,000.00-24,999.99			0.17%	0.17%
\$25,000.00-49,999.99			0.20%	0.20%
\$50,000.00-99,999.99			0.35%	0.35%
\$100,000.00 and up			0.50%	0.50%
<b>Business Interest<sup>b</sup></b>	\$ 200.00			
Daily Balances of:				
up to \$1,499.99			0.10%	0.10%
\$1,500.00-9,999.99			0.15%	0.15%
\$10,000.00-24,999.99			0.20%	0.20%
\$25,000.00-49,999.99			0.30%	0.30%
\$50,000.00 and up			0.45%	0.45%
<b>Premier<sup>b</sup></b>	\$ 100.00			
Daily Balances of:				
up to \$24,999.99			0.20%	0.20%
\$25,000.00-49,999.99			0.25%	0.25%
\$50,000.00-74,999.99			0.35%	0.35%
\$75,000.00-99,999.99			0.45%	0.45%
\$100,000.00 and up			0.55%	0.55%
<b>Health Savings Account - Individual HDHP<sup>b</sup></b>	\$ 100.00			
Daily Balances of:				
up to \$9,999.99			0.25%	0.25%
\$10,000.00-99,999,999.00			0.50%	0.50%
<b>Health Savings Account - Family HDHP<sup>b</sup></b>	\$ 100.00			
Daily Balances of:				
up to \$9,999.99			0.25%	0.25%
\$10,000.00-99,999,999.00			0.50%	0.50%
<b>Money Market Savings<sup>b</sup></b>	\$ 100.00			
Daily Balances of:				
up to \$1,499.99			0.10%	0.10%
\$1,500.00-4,999.99			0.15%	0.15%
\$5,000.00-9,999.99			0.20%	0.20%
\$10,000.00-24,999.99			0.30%	0.30%
\$25,000.00-49,999.99			0.35%	0.35%
\$50,000.00 and up			0.45%	0.45%
<b>Christmas Club<sup>b</sup></b>			1.25%	1.25%

<b>01 Month CD</b> <sup>a</sup>	\$ 500.00		
Daily Balances of:			
	up to \$9,999.99	0.25%	0.25%
	\$10,000.00 and up	0.25%	0.25%
<b>03 Month CD</b> <sup>a</sup>	\$ 500.00		
Daily Balances of:			
	up to \$9,999.99	0.25%	0.25%
	\$10,000.00 and up	0.40%	0.40%
<b>06 Month CD</b> <sup>a</sup>	\$ 500.00		
Daily Balances of:			
	up to \$9,999.99	0.65%	0.65%
	\$10,000.00 and up	0.75%	0.75%
<b>12 Month CD</b> <sup>a</sup>	\$ 500.00		
Daily Balances of:			
	up to \$9,999.99	0.75%	0.75%
	\$10,000.00 and up	1.00%	1.00%
<b>18 Month CD</b> <sup>a</sup>	\$ 500.00		
Daily Balances of:			
	up to \$9,999.99	1.10%	1.10%
	\$10,000.00 and up	1.34%	1.35%
<b>24 Month CD</b> <sup>a</sup>	\$ 500.00		
Daily Balances of:			
	up to \$9,999.99	1.05%	1.05%
	\$10,000.00 and up	1.29%	1.30%
<b>30 Month CD</b> <sup>a</sup>	\$ 500.00		
Daily Balances of:			
	up to \$9,999.99	1.49%	1.50%
	\$10,000.00 and up	1.74%	1.75%
<b>30 Month Upgrade CD</b> <sup>a, b</sup>	\$ 2,500.00		
Daily Balances of:			
	up to \$9,999.99	1.49%	1.50%
	\$10,000.00 and up	1.74%	1.75%
<b>36 Month CD</b> <sup>a</sup>	\$ 500.00		
Daily Balances of:			
	up to \$9,999.99	1.49%	1.50%
	\$10,000.00 and up	1.74%	1.75%
<b>48 Month CD</b> <sup>a</sup>	\$ 500.00		
Daily Balances of:			
	up to \$9,999.99	1.69%	1.70%
	\$10,000.00 and up	1.99%	2.00%
<b>60 Month CD</b> <sup>a</sup>	\$ 500.00		
Daily Balances of:			
	up to \$9,999.99	1.99%	2.00%
	\$10,000.00 and up	2.23%	2.25%
<b>18 MONTH FIXED IRA</b> <sup>a</sup>	\$ 500.00		
Daily Balances of:			
	up to \$9,999.99	1.10%	1.10%
	\$10,000.00 and up	1.34%	1.35%
<b>18 MONTH VARIABLE IRA</b> <sup>b</sup>	\$ 500.00		
Daily Balances of:			
	up to \$9,999.99	1.10%	1.10%
	\$10,000.00 and up	1.34%	1.35%
<b>36 MONTH FIXED IRA</b> <sup>a</sup>	\$ 500.00		
Daily Balances of:			
	up to \$9,999.99	1.49%	1.50%
	\$10,000.00 and up	1.74%	1.75%
<b>36 MONTH VARIABLE IRA</b> <sup>b</sup>	\$ 500.00		
Daily Balances of:			
	up to \$9,999.99	1.49%	1.50%
	\$10,000.00 and up	1.74%	1.75%

a) A penalty may be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

**Fees could reduce the earnings on the account.  
Interest Rates and Annual Percentage Yields are current as of 09-01-2010.  
For current rate information call (308) 284-4071.**

**Member  
FDIC**