



Account Disclosure Rate Supplement

**TERM SHARE/ I.R.A. CERTIFICATES
ANNUAL YIELDS REFLECT MONTHLY COMPOUND**

MINIMUM BALANCE	6 MONTH APR	APY	12 MONTH APR	APY	24 MONTH APR	APY	36 MONTH APR	APY
\$1000-\$2499.99	2.30%	2.32%	2.45%	2.48%	2.60%	2.63%	2.75%	2.79%
\$2500-\$9999.99	2.40%	2.42%	2.55%	2.58%	2.70%	2.74%	2.90%	2.94%
\$10,000-\$49,999.99	2.50%	2.53%	2.65%	2.68%	2.80%	2.84%	2.95%	2.99%
\$50,000 - \$100,000	2.60%	2.63%	2.75%	2.78%	2.90%	2.94%	3.05%	3.10%

JUMBO CD \$100,000.00

6 MONTH APR	APY	12 MONTH APR	APY	24 MONTH APR	APY	36 MONTH APR	APY	48 MONTH APR	APY	60 MONTH APR	APY
2.70%	2.73%	2.80%	2.84%	3.00%	3.04%	3.25%	3.30%	3.30%	3.35%	3.35%	3.41%

MINIMUM BALANCE REQUIRED TO OBTAIN DISCLOSED ANNUAL PERCENTAGE YIELD
A penalty may be imposed for early withdrawal. The annual percentage yield is based on an assumption that dividends will remain in the account until maturity. A withdrawal will reduce earnings.
EFFECTIVE OCTOBER 8, 2008

SUPER SAVER MONEY MARKET ACCOUNT

Minimum Deposit	Annual Percentage Rate	Annual Percentage Yield
\$2500-\$9999.99	1.00%	1.00%
\$10,000-24,999.99	1.25%	1.26%
\$25,000-49,999.99	1.50%	1.51%
\$50,000-OVER	2.00%	2.02%

Super Saver Accounts are variable rate accounts and the rate and APY are subject to change after account is opened. Must have and maintain the above minimum balance to obtain the disclosed annual percentage yields. Dividends paid and compounded monthly.

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Account Type	Annual Percentage Rate	Annual Percentage Yield
I.R.A.	1.50%	1.51%
REGULAR SHARES*	0.25%	0.25%
HOLIDAY SHARES	0.25%	0.25%
SHARE DRAFT	N/A	N/A

\$5.00 Minimum to open and maintain a Regular Share or Holiday Share. \$100.00 minimum deposit to open an I.R.A. account. \$25.00 minimum deposit to open share draft account. Must have and maintain a balance of \$100.00 or more to obtain the disclosed annual percentage yield.

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*As of last dividend declaration date 30SEP08, for the quarter ending 30SEP08 Dividends calculated daily, compounded and paid quarterly. These accounts are variable rate accounts and the rate and APY are subject to change after account is opened.