

MONEY MARKET RATES

03/23/2010

Last Dividend Declaration Date: **March 16, 2010**Effective date: **April 1, 2010**

Structure		Dividend Rate	APY
\$ 2,500.00	\$ 9,999.99	.60%	.60%
\$ 10,000.00	\$24,999.99	.65%	.65%
\$ 25,000.00	\$49,999.99	.75%	.75%
\$ 50,000.00	\$99,999.99	.90%	.90%
\$100,000.00	and over	1.05%	1.06%

Dividend Payment

- Monthly
- No dividend paid if balance falls below \$2500 at any time during month
- No dividend paid if account is closed prior to the end of month

Fee

- \$10 fee assessed for excessive withdrawals and for failure to maintain the required minimum balance of \$2500
- \$20 NSF fee assessed if a check would bring the balance below the minimum balance - check would be returned unpaid

Withdrawals

Subject to the same restriction as a regular share account required by Regulation D which limits the number of certain transfers that can be made.

- No more than six transfer or withdrawals are permitted per calendar month by check, ACH, telephone or home banking

Overdraft

No overdraft protection or overdraft privilege allowed

ATM/Debit Card

No ATM/Debit card allowed

Loan

Account cannot be used as collateral on any loan

Deposits

Check holds will be applied to account according to the Cash Operations Procedure.