

Statement Savings Account

This account is an interest bearing account. The interest rate and annual percentage yield are included in the chart above. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account. We may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$250.00 to obtain the disclosed annual percentage yield. You must deposit \$250.00 to open this account. You may make six (6) preauthorized transfers from your account each four (4) week or similar period. There is a \$3.00 service charge any month that the balance falls below \$250.00.

Passbook Savings

This account is an interest bearing account. The interest rate and annual percentage yield are included in the chart above. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account. We may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account quarterly. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$250.00 to obtain the disclosed annual percentage yield. You must deposit \$250.00 to open this account. You may make six (6) preauthorized transfers from your account each four (4) week or similar period. There is a \$3.00 service charge any month that the balance falls below \$250.00.

Looney-Tunes® - Special Children's Account

This account is an interest bearing account. The interest rate and annual percentage yield are included in the chart above. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account. We may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account quarterly. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must deposit \$25.00 to open this account. You may make six (6) preauthorized transfers from your account each four (4) week or similar period.

Money Market Deposit & Statement Account

This account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart above. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account. We may change the interest rate on

the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 to obtain the disclosed annual percentage yield. You must deposit \$1,000.00 to open this account. You may make six (6) preauthorized transfers from your account each four (4) week or similar period. There is a \$5.00 service charge any month that the balance falls below \$2500.00.

Holiday Club Accounts

(\$2, \$5, \$10, \$20, or \$50 Accounts Available) A systematic savings plan for those customers who wish to save toward next year's Holiday expenses.

Rate Information: The account is an interest bearing account. The interest rate and annual percentage yield are included in the rate chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account annually. If you close the account before interest is credited you will not receive the accrued interest. At the end of the club account period October 2, 2008, the funds in the account will be mailed to you by check.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit either (\$2, \$5, \$10, \$20, or \$50) to open this account. Deposits must be made in multiples of the weekly amount of either (\$2, \$5, \$10, \$20, or \$50) that you choose for a club payment. You may not make withdrawals from your account until the maturity date.

All Purpose Club Accounts

(\$5, \$10, or \$20 Accounts Available) A systematic savings plan for customers savings for specific needs, such as education or vacation.

Rate Information: The account is an interest bearing account. The interest rate and annual percentage yield are included in the rate chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account annually. If you close the account before interest is credited you will not receive the accrued interest. At the end of the club account period one year from account opening, the funds in the account will be mailed to you by check.

Balance Information: We use the daily balance method to calculate the interest on

the account. This method applies a daily periodic rate to the principal in the account each day.

Limitations: You must deposit either (\$5, \$10, or \$20) to open this account. Deposits must be made in multiples of the weekly amount of either (\$5, \$10, or \$20) that you choose for a club payment. You may not make withdrawals from your account until the maturity date.

Totally Free Checking

You must deposit \$100.00 to open this account.

50 Plus Checking

Rate Information: This is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account. We may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If you close the account before the interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. There is no minimum balance required to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account.

Direct Plus Checking

Rate Information: This is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account. We may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If you close the account before the interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. There is no minimum balance required to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: A service charge of \$9.00 is imposed if you no longer have direct deposits made to this account or no longer have a Walden Federal loan payment deducted from this account.

Interest Checking

Rate Information: This is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account. We may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks).

Interest will be compounded monthly and will be credited to the account monthly. If you close the account before the interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: A service charge of \$7.50 is imposed if the balance falls below \$500.00 at any time during the month. If your account is opened for less than \$500.00, the fee will be waived for the first month.

Premium Checking

Rate Information: This is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account. We may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If you close the account before the interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$2,500.00 to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account.

Account Fees: A service charge of \$15.00 is imposed if the balance falls below \$2,500.00 at any time during the month. If your account is opened for less than \$2,500.00, the fee will be waived for the first month.

Image Checking

Limitations: You must deposit \$100.00 to open this account.

Account Fees: A service charge of \$8.00 is imposed if the account balance falls below \$1,000.00 at any time during the month. If your account is opened for less than \$1,000.00, the fee will be waived for the first month.

Hometown Hero Checking

Rate Information: This is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account. We may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded monthly and will be credited to the account monthly. If you close the account before the interest is credited, you will not receive the accrued interest.

Balance Information: We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the

account each day. You must maintain a minimum balance of \$1,000.00 to obtain the disclosed annual percentage yield.

Limitations: You must deposit \$100.00 to open this account.

Money Market Checking

This account is an interest bearing account. The interest rate and annual percentage yield will depend upon the daily balance in the account as shown on the Rate Chart above. The interest rate and annual percentage yield may change. At our discretion, we may change the interest rate on the account. We may change the interest rate on the account daily. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. If you close the account before interest is credited you will not receive the accrued interest. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 to obtain the disclosed annual percentage yield. You must deposit \$1,000.00 to open this account. You may make six (6) preauthorized transfers from your account each four (4) week or similar period, but only three (3) may be payments by check to third parties. Federal regulations require us to retain the right to require you to give at least seven (7) days notice in writing prior to any intended withdrawal. There is a \$5.00 service charge any month that the balance falls below \$2500.00.

3 Month Certificate of Deposit

This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart above. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 3 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 to obtain the disclosed annual percentage yield. You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date. Your account will mature in 3 months. If you withdraw any principal before the maturity date we may impose a penalty of 90 days interest, whether earned or not, on the amount withdrawn at the rate being paid on the account. The annual percentage yield assumes interest compounds daily and will remain on deposit until maturity. A withdrawal will reduce earnings. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty.

4 Month Certificate of Deposit

This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart above. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 4 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each

day. You must maintain a minimum balance of \$1,000.00 to obtain the disclosed annual percentage yield. You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date. Your account will mature in 4 months. If you withdraw any principal before the maturity date we may impose a penalty of 90 days interest, whether earned or not, on the amount withdrawn at the rate being paid on the account. The annual percentage yield assumes interest compounds daily and will remain on deposit until maturity. A withdrawal will reduce earnings. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty.

6 Month Certificate of Deposit

This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart above. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 6 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will not be compounded on the account. Interest will be credited to the account monthly. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 to obtain the disclosed annual percentage yield. You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date. Your account will mature in 6 months. If you withdraw any principal before the maturity date we may impose a penalty of 90 days interest, whether earned or not, on the amount withdrawn at the rate being paid on the account. The annual percentage yield assumes interest compounds daily and will remain on deposit until maturity. A withdrawal will reduce earnings. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty.

8 Month Certificate of Deposit

This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart above. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 8 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account at maturity. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 to obtain the disclosed annual percentage yield. You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date. Your account will mature in 8 months. If you withdraw any principal before the maturity date we may impose a penalty of 180 days interest, whether earned or not, on the amount withdrawn at the rate being paid on the account. The annual percentage yield assumes interest compounds daily and will remain on deposit until maturity. A withdrawal will reduce earnings. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty.

9 Month Certificate of Deposit

This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart above. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 9 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 to obtain the disclosed annual percentage yield. You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date. Your account will mature in 9 months. If you withdraw any principal before the maturity date we may impose a penalty of 90 days interest, whether earned or not, on the amount withdrawn at the rate being paid on the account. The annual percentage yield assumes interest compounds daily and will remain on deposit until maturity. A withdrawal will reduce earnings. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty.

1 Year Certificate of Deposit

This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart above. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 1 year. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 to obtain the disclosed annual percentage yield. You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date. Your account will mature in 1 year. If you withdraw any principal before the maturity date we may impose a penalty of 90 days interest, whether earned or not, on the amount withdrawn at the rate being paid on the account. The annual percentage yield assumes interest compounds daily and will remain on deposit until maturity. A withdrawal will reduce earnings. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty.

1 Year Deferred Certificate of Deposit

This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart above. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 1 year. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account at maturity. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 to obtain the disclosed annual percentage yield. You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date. Your account will mature in 1 year. If you withdraw any principal before the maturity date we may impose a

penalty of 90 days interest, whether earned or not, on the amount withdrawn at the rate being paid on the account. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty.

1 Year "In Touch" Certificate of Deposit

This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart above. The interest rate and annual percentage yield may change. At your discretion, you may change the interest rate on the account. You may change the interest rate on the account once during the term of this account. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 to obtain the disclosed annual percentage yield. You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date. Your account will mature in 1 year. If you withdraw any principal before the maturity date we may impose a penalty of 90 days interest, whether earned or not, on the amount withdrawn at the rate being paid on the account. The annual percentage yield assumes interest compounds daily and will remain on deposit until maturity. A withdrawal will reduce earnings. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty.

13 Month Certificate of Deposit

This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart above. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 13 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 to obtain the disclosed annual percentage yield. You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date. Your account will mature in 13 months. If you withdraw any principal before the maturity date we may impose a penalty of 180 days interest, whether earned or not, on the amount withdrawn at the rate being paid on the account. The annual percentage yield assumes interest compounds daily and will remain on deposit until maturity. A withdrawal will reduce earnings. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty.

17 Month Certificate of Deposit

This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart above. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 17 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. We use the daily balance method to calculate the interest on the

account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 to obtain the disclosed annual percentage yield. You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date. Your account will mature in 17 months. If you withdraw any principal before the maturity date we may impose a penalty of 180 days interest, whether earned or not, on the amount withdrawn at the rate being paid on the account. The annual percentage yield assumes interest compounds daily and will remain on deposit until maturity. A withdrawal will reduce earnings. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty.

18 Month Certificate of Deposit

This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart above. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 18 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 to obtain the disclosed annual percentage yield. You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date. Your account will mature in 18 months. If you withdraw any principal before the maturity date we may impose a penalty of 180 days interest, whether earned or not, on the amount withdrawn at the rate being paid on the account. The annual percentage yield assumes interest compounds daily and will remain on deposit until maturity. A withdrawal will reduce earnings. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty.

2 Year Certificate of Deposit

This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart above. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 2 years. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 to obtain the disclosed annual percentage yield. You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date. Your account will mature in 2 years. If you withdraw any principal before the maturity date we may impose a penalty of 180 days interest, whether earned or not, on the amount withdrawn at the rate being paid on the account. The annual percentage yield assumes interest compounds daily and will remain on deposit until maturity. A withdrawal will reduce earnings. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty.

3 Year Certificate of Deposit

This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart above. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 3 years. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 to obtain the disclosed annual percentage yield. You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date. Your account will mature in 3 years. If you withdraw any principal before the maturity date we may impose a penalty of 180 days interest, whether earned or not, on the amount withdrawn at the rate being paid on the account. The annual percentage yield assumes interest compounds daily and will remain on deposit until maturity. A withdrawal will reduce earnings. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty.

4 Year Certificate of Deposit

This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart above. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 4 years. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 to obtain the disclosed annual percentage yield. You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date. Your account will mature in 4 years. If you withdraw any principal before the maturity date we may impose a penalty of 180 days interest, whether earned or not, on the amount withdrawn at the rate being paid on the account. The annual percentage yield assumes interest compounds daily and will remain on deposit until maturity. A withdrawal will reduce earnings. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty.

5 Year Certificate of Deposit

This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart above. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 5 years. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$1,000.00 to obtain the disclosed annual percentage yield. You must deposit \$1,000.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date. Your account will mature in 5 years. If you

withdraw any principal before the maturity date we may impose a penalty of 180 days interest, whether earned or not, on the amount withdrawn at the rate being paid on the account. The annual percentage yield assumes interest compounds daily and will remain on deposit until maturity. A withdrawal will reduce earnings. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty.

18 Month Fixed Rate IRA

This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart above. The interest rate and annual percentage yield will not change for the term of the account. The interest rate will be in effect for 18 months. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$500.00 to obtain the disclosed annual percentage yield. You must deposit \$500.00 to open this account. You may not make additional deposits into this account. You may not make withdrawals from your account until the maturity date. Your account will mature in 18 months. If you withdraw any principal before the maturity date we may impose a penalty of 180 days interest, whether earned or not, on the amount withdrawn at the rate being paid on the account. The annual percentage yield assumes interest compounds daily and will remain on deposit until maturity. A withdrawal will reduce earnings. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty.

18 Month Variable Rate Certificate of Deposit (IRA)

This account is an interest bearing account. The interest rate and annual percentage yield are included in the Rate Chart above. The interest rate and annual percentage yield may change. The interest rate on the account is based on the 13 week Treasury bill auction rate in effect at the end of the prior month. We may change the interest rate on the account monthly. Interest begins to accrue on the business day you deposit noncash items (for example, checks). Interest will be compounded daily and will be credited to the account monthly. We use the daily balance method to calculate the interest on the account. This method applies a daily periodic rate to the principal in the account each day. You must maintain a minimum balance of \$40.00 to obtain the disclosed annual percentage yield. You must deposit \$40.00 to open this account. Additional deposits may be added at any time in amounts of \$40.00 or more. You may not make withdrawals from your account until the maturity date. Your account will mature in 18 months. If you withdraw any of the principal before the maturity date we may impose a penalty of 180 days interest, whether earned or not, on the amount withdrawn at the rate being paid on the account. The annual percentage yield assumes interest compounds daily and will remain on deposit until maturity. A withdrawal will reduce earnings. This account will automatically renew. You will have 7 days after the maturity date to withdraw funds without penalty.