

12 MONTH SHARE CERTIFICATES
EFFECTIVE

12/30/09

<u>MIN. BAL.</u>	<u>NOM. RATE</u>	<u>APY</u>
\$750	.50%	.50%
\$1,000	.50%	.50%
\$2,500	.50%	.50%
\$5,000	1.00%	1.00%
\$10,000	1.50%	1.51%

APY-ANNUAL PERCENTAGE YIELD

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