



**Weekly Interest Rates**  
November 5, 2010

	<b>Minimum Balance to Avoid Service Charge</b>	<b>Minimum Opening Deposit</b>	<b>Interest Rate</b>	<b>APY</b>
<b>Checking</b>				
No Fee Checking	N/A	\$100.00	0.00%	N/A
Senior Checking	\$0.00	\$100.00	0.00%	N/A
Interest Checking	\$500.00	\$100.00	0.10%	0.10%
Interest Plus Checking	\$1,000.00	\$100.00		
\$1,000 - \$9,999			0.20%	0.20%
\$10,000 - \$24,999			0.25%	0.25%
\$25,000 - \$49,999			0.30%	0.30%
\$50,000 +			0.40%	0.40%
<b>Savings</b>				
Regular Savings	\$250.00	\$250.00	0.25%	0.25%
Senior Savings	\$0.00	\$250.00	0.25%	0.25%
Student Savings	\$0.00	\$25.00	0.25%	0.25%
Money Market:	\$2,000.00	\$2,000.00		
\$2,000 - \$9,999			0.30%	0.30%
\$10,000 - \$24,999			0.35%	0.35%
\$25,000 - \$49,999			0.50%	0.50%
\$50,000 +			0.75%	0.75%
<b>Certificates of Deposit</b>				
3 months		\$1,000.00	0.40%	0.40%
6 months		\$1,000.00	0.50%	0.50%
12 months		\$1,000.00	0.75%	0.75%
24 months		\$1,000.00	1.00%	1.00%
36 months		\$1,000.00	1.49%	1.50%
48 months		\$1,000.00	1.74%	1.75%
60 months		\$1,000.00	1.98%	2.00%
<b>Special Promotion</b>				
13 month Certificate of Deposit		\$10,000.00	1.00%	1.00%
<b>Business Money Market</b>				
\$2,000 - \$9,999	\$2,000.00	\$2,000.00	0.20%	0.20%
\$10,000 - \$24,999			0.30%	0.30%
\$25,000 - \$49,999			0.40%	0.40%
\$50,000 +			0.55%	0.55%
<b>Business Interest Checking</b>	\$1,000.00	\$1,000.00	0.40%	0.40%

Rates subject to change without notice.

Deposits are FDIC insured.

A minimum balance is not required to obtain the advertised APY unless otherwise stated.

The minimum opening deposit amounts indicated for certificates of deposit also represent the minimum balance required to receive the advertised APY.

A penalty is imposed for early withdrawal of Certificates of Deposit.

Fees could reduce earnings on the account.

Stated APY assumes interest earned remains on deposit until maturity.

\*APY (Annual Percentage Yield)

For current rate information, please call:

(904) 824-5600, (904) 209-0078, (904) 471-6300 or (904) 209-3777