



SHARE/SAVINGS ACCOUNTS

TYPE	MINIMUM BALANCE	DIVIDEND RATE	APY
Regular Shares	\$ 25.00	0.10%	0.10%
IRA Shares	\$ 1,500.00	2.65%	2.65%
Share Certificates	6 Month \$ 1,500.00	2.35%	2.35%
	1-year \$ 1,500.00	2.55%	2.55%
	2-year \$ 1,500.00	2.75%	2.75%
Early Withdrawal Penalty: Loss of earned dividends			
Share Draft/Checking	\$ -	N/A	

LOAN ACCOUNTS

New Vehicle Loan	FICO	Interest Rate					
		12 Mo.	24 Mo.	36 Mo.	48 Mo.	60 Mo.	72 Mo.
	750 - 850	<i>Use 36 month rate</i>		5.75	6.00	6.25	6.50
	700 - 749		6.00	6.25	6.50	6.75	
	660 - 699		6.50	6.75	7.00	7.25	
	620 - 659		7.00	7.25	7.50	7.75	
Used Vehicle		Under 3 years old add .50%	3 and older + 1.00%				
New Boat and Other Titled	FICO	Interest Rate					
		12 Mo.	24 Mo.	36 Mo.	48 Mo.	60 Mo.	72 Mo.
	750 - 850	<i>Use 36 month rate</i>		6.75	7.25	7.50	7.75
	700 - 749		7.00	7.50	7.75	8.00	
	660 - 699		7.50	8.00	8.25	8.50	
	620 - 659		8.00	8.50	8.75	9.00	
Used Boat and Other Titled		Under 3 years old add .50%	3 and older + 1.00%				
Personal Loan	FICO	Interest Rate					
		12 Mo.	24 Mo.	36 Mo.	48 Mo.	60 Mo.	72 Mo.
	750 - 850	8.00	8.25	8.50	8.75	9.00	
	700 - 749	8.25	8.50	8.75	9.00	9.25	
	660 - 699	8.50	8.75	9.00	9.25	9.50	
	620 - 659	9.00	9.25	9.50	Term not available		
ATV/SxS requires 20% down							
Personal Loan Rates apply		1-2 years old add .50%	3 and older + 1.00%				

50% Share Secured Loan (based on avg of personal loan rate and 100% share secured rate)

LOAN ACCOUNTS						
*****SET LOAN RATES*****						
Interest Rate						
	12 Mo.	24 Mo.	36 Mo.	48 Mo.	60 Mo.	
100% Share Secured Loan (based on regular share rate)	2.00	2.50	3.00	3.50	4.00	
Share Certificate Secured Loan.....)	Rate + 2.00%					

RATES SUBJECT TO CHANGE WITHOUT NOTICE