



	Minimum Deposit To Open	Minimum Daily Balance To Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Checking Accounts:				
Now	N/A	0.01	0.10%	0.10%
Country Club/Plus	N/A	1,000.00	0.10%	0.10%
Nifty 50/Plus/VIP/Sunshine 55	N/A	1,000.00	0.10%	0.10%

Prime Insured Fund:				
0.00	24,999.99	10,000.00	0.00%	0.00%
25,000.00	99,999.99	25,000.00	0.25%	0.25%
100,000.00	and above	100,000.00	0.45%	0.45%

Money Market:				
0.00	2,499.99	N/A	0.05%	0.05%
2,500.00	4,999.99	N/A	0.10%	0.10%
5,000.00	9,999.99	N/A	0.15%	0.15%
10,000.00	24,999.99	N/A	0.20%	0.20%
25,000.00	74,999.99	N/A	0.25%	0.25%
75,000.00	and above	N/A	0.30%	0.30%

Savings: Passbook Savings Accounts & Youth Passbook Savings Accounts				
0.00	4,999.99	10.00	0.01	0.10%
5,000.00	9,999.99		5,000.00	0.15%
10,000.00	and above		10,000.00	0.25%

Health Savings Accounts				
0.00	999.99	100.00	0.01	0.05%
1,000.00	4,999.99		1,000.00	0.10%
5,000.00	9,999.99		5,000.00	0.15%
10,000.00	and above		10,000.00	0.20%

Variable Rate Individual Retirement Accounts (IRA):				
Traditional, Roth, Educ.	5.00		0.01	0.60%

Time Certificates & Fixed Rate Individual Retirement Accounts (IRA)

Minimum balance to open - \$1,500; Minors (Ages<18) & NPOs - \$500 Minimum

Term in Months	Tiers		Interest Rate	Annual Percentage Yield	Term in Months	Tiers		Interest Rate	Annual Percentage Yield
3	1,500.00	9,999.99	0.10%	0.10%	24	1,500.00	9,999.99	0.70%	0.70%
	10,000.00	29,999.99	0.14%	0.14%		10,000.00	29,999.99	0.80%	0.80%
	30,000.00	and above	0.16%	0.16%		30,000.00	and above	0.90%	0.90%
6	1,500.00	9,999.99	0.12%	0.12%	30	1,500.00	9,999.99	0.88%	0.88%
	10,000.00	29,999.99	0.18%	0.18%		10,000.00	29,999.99	0.98%	0.98%
	30,000.00	and above	0.22%	0.22%		30,000.00	and above	1.05%	1.05%
12	1,500.00	9,999.99	0.35%	0.35%	36	1,500.00	9,999.99	0.85%	0.85%
	10,000.00	29,999.99	0.48%	0.48%		10,000.00	29,999.99	1.05%	1.05%
	30,000.00	and above	0.54%	0.54%		30,000.00	and above	1.15%	1.15%
18	1,500.00	9,999.99	0.48%	0.48%					
	10,000.00	29,999.99	0.54%	0.54%					
	30,000.00	and above	0.62%	0.62%					

SPECIALS:

Minimum balance to open - \$5,000; Minors (Ages<18) & NPOs - \$500 Minimum

15 Month	5,000.00	24,999.99	0.64%	0.64%
	25,000.00	74,999.99	0.70%	0.70%
	75,000.00	and above	0.76%	0.76%

The interest rate and annual percentage yield earned on all accounts are set by bank management and may change from time to time without notice. The interest rate and annual percentage yield at which a Time Certificate or Fixed Rate IRA is opened is fixed for the term of that Time Certificate or Fixed Rate IRA unless otherwise stated. Penalty for early withdrawal will be assessed on Time Certificates and Fixed Rate IRAs.

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the principal in the account each day. Fees may also reduce earnings. Contact a bank employee for further information about fees and applicable terms.