

DIVIDEND RATES

Share Certificates

6 Months.....	0.50%
12 Months.....	0.75%
18 Months.....	1.00%
24 Months.....	1.25%

Super Saver

Average Daily Balance

\$5,000.00—\$24,999.99.....	0.35%
\$25,000.00—\$74,999.99.....	0.45%
\$75,000.00 and up.....	0.55%

Dividend Checking

Average Daily Balance

\$500.00 and up.....	0.25%
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Regular Shares

Average Daily Balance

\$5.00 and up.....	0.15%
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