



DEPOSIT RATES AND ANNUAL PERCENTAGE YIELD (APY)

September 7, 2010

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer.

Account Product Name	Minimum Opening Deposit	Minimum Balance to Obtain Annual Percentage Yield	Interest Rate	Annual Percentage Yield
Personal Interest Checking ^b	\$ 1,500.00	\$ 1,500.00 ^c	0.25%	0.25%
Business Interest Checking ^b	\$ 1,500.00	\$ 1,500.00 ^c	0.25%	0.25%
Basic Savings ^b	\$ 100.00	\$ 100.00 ^c	0.75%	0.75%
Pablo Pals Savings ^b	\$ 25.00	\$ 100.00 ^c	0.75%	0.75%
Traditional Money Market ^b	\$ 2,500.00	\$ 2,500.00 ^c		
Daily Balances of:				
up to \$24,999.99			1.00%	1.01%
\$25,000.00-49,999.99			1.00%	1.01%
\$50,000.00-99,999.99			1.00%	1.01%
\$100,000.00 and up			1.14%	1.15%
30 Day Certificate of Deposit ^a	\$ 500.00	\$ 500.00 ^c	0.40%	0.40%
90 Day Certificate of Deposit ^a	\$ 500.00	\$ 500.00 ^c	0.50%	0.50%
180 Day Certificate of Deposit ^a	\$ 500.00	\$ 500.00 ^c	1.00%	1.00%
12 Month Certificate of Deposit ^a	\$ 500.00	\$ 500.00 ^c	1.24%	1.25%
18 Month Certificate of Deposit ^a	\$ 500.00	\$ 500.00 ^c	1.24%	1.25%
24 Month Step Up Certificate ^{a, b, d}	\$ 500.00	\$ 500.00 ^c	1.69%	1.70%
24 Month Certificate of Deposit ^a	\$ 500.00	\$ 500.00 ^c	1.69%	1.70%
30 Month Certificate of Deposit ^a	\$ 500.00	\$ 500.00 ^c	1.79%	1.80%
36 Month Certificate of Deposit ^a	\$ 500.00	\$ 500.00 ^c	1.98%	2.00%
48 Month Certificate of Deposit ^a	\$ 500.00	\$ 500.00 ^c	2.23%	2.25%
60 Month Certificate of Deposit ^a	\$ 500.00	\$ 500.00 ^c	2.47%	2.50%
IRA - 12 Month Certificate ^a	\$ 500.00	\$ 500.00 ^c	1.24%	1.25%
IRA - 18 Month Certificate ^a	\$ 500.00	\$ 500.00 ^c	1.24%	1.25%
IRA - 24 Month Step-Up CD ^{a, b, d}	\$ 500.00	\$ 500.00 ^c	1.69%	1.70%
IRA - 24 Month Certificate ^a	\$ 500.00	\$ 500.00 ^c	1.69%	1.70%
IRA - 30 Month Certificate ^a	\$ 500.00	\$ 500.00 ^c	1.79%	1.80%
IRA - 36 Month Certificate ^a	\$ 500.00	\$ 500.00 ^c	1.98%	2.00%
IRA - 48 Month Certificate ^a	\$ 500.00	\$ 500.00 ^c	2.23%	2.25%
IRA - 60 Month Certificate ^a	\$ 500.00	\$ 500.00 ^c	2.47%	2.50%

a) A penalty may be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

c) Daily balance. The amount of the principal in the account each day.

d) Limit of \$99,000 per Certificate of Deposit.

Fees could reduce the earnings on the account.

Interest Rates and Annual Percentage Yields are current as of 09-07-2010.

For current rate information call (904) 247-9494.

Member
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