

**INTEREST RATE UPDATE**

**October 29, 2008**

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**CERTIFICATES OF DEPOSIT**

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<u>Term</u>		<u>Interest Rate</u>	<u>Annual Percentage Yield(APY)</u>
1 month		1.10%	1.11%
3 month		2.48%	2.50%
6 month		2.75%	2.78%
9 month	\$0.00 - \$24,999.99 \$25,000.00 and above	2.70% 2.75%	2.73% 2.78%
12 month		2.70%	2.73%
15 month		2.70%	2.73%
18 month		2.70%	2.73%
20 month	\$0.00 - \$24,999.99 \$25,000.00 and above	2.48% 2.75%	2.50% 2.78%
23 month		2.90%	2.93%
24 month		3.10%	3.14%
30 month		3.10%	3.14%
36 month		3.10%	3.14%
48 month		3.10%	3.14%
60 month		3.10%	3.14%
Building Block CD - 6570 days	Minium Opening Deposit \$50.00	Flex Term Range 1 - 6570 days	
\$ 0.00 - \$	999.99	3.10%	3.15%
\$ 1000.00 - \$	9999.99	3.10%	3.15%
\$ 10000.00 - \$	and above	3.10%	3.15%

*\*Minimum Deposit of \$500.00*

A penalty may be imposed for early withdrawal.

Fees could reduce earnings on the account.

Rates subject to change without notice.

Member of the Federal Deposit Insurance Corporation.

Please call 402-443-3207 for additional information.