



**TODAY'S RATES & YIELDS**  
February 3, 2010 through February 9, 2010

**DEPOSITS**

**REGULAR SHARES**

Balances:	Rate	Yield
\$100,001.00 and Above	0.900	0.904
\$ 80,001.00 to \$100,000	0.750	0.753
\$ 20,001.00 to \$ 80,000	0.700	0.702
\$ 10,001.00 to \$ 20,000	0.300	0.300
\$ 5.00 to \$ 10,000	0.200	0.200

The Board of Directors has not yet declared dividends, therefore these Regular Share rates are subject to change.

**CERTIFICATES OF DEPOSIT**

Term:		Rate	Yield
3 month		0.53	0.53
6 month	*	1.13	1.14
12 month		1.28	1.29
18 month	*	1.49	1.50
24 month		1.70	1.71
30 month	*	1.84	1.85
36 month		1.97	1.99

\* = IRA Certificates

Effective FEBRUARY 2010

IRA Share	0.14 % V
Vacation Club Share	0.25 %
Christmas Club Share	0.25 %

**LOANS**

	Length of Loan:	Rate As Low As:		
New 2009 Vehicles	12 months Up to 72 months*	5.25 %		
Used Vehicles 1999 - 2009	Up to 72 months**	5.75 %		
New Boat & RV	Up to 8 years-loan value more than \$10,000.00	8.75 %		
Used Boat & RV	Up to 7 years	9.75 %		
Farm Related		10.75 %		
Home Equity	Credit Limit of \$50,000 or lower	Prime + 1.00 %	V	(Minimum: 5.0%)
Home Equity	Credit Limit of \$50,000 or higher	Prime (-) .50 %	V	(Minimum: 5.0%)
Unimproved Real Estate	144 months or less	Prime + 2.5 %		
Regular Share Secured		5.25 %		
Certificate Secured		CD Rate + 3.0 %		
New Motorcycle	48 months or less	7.50 %		
Used Motorcycle	48 months or less	9.50 %		
Line of Credit and Overdraft	Revolving	12.90 %		
MasterCard	Revolving	12.90 %		

\*when MSRP is \$25k or more

\*\*See loan officer for details

V = variable rate