



TODAY'S RATES & YIELDS
July 1st, 2009 through July 7th, 2009

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		0.97	0.97
6 month	*	1.54	1.55
12 month		1.74	1.75
18 month	*	1.96	1.97
24 month		2.18	2.20
30 month	*	2.17	2.19
36 month		2.15	2.17

* = IRA Certificates

Effective JULY 2009

IRA Share	0.35 % 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
Home Equity	Credit Limit of \$50,000 or higher	Prime (-) .50 % V
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