



TODAY'S RATES & YIELDS
January 25, 2012 through January 31, 2012

DEPOSITS

REGULAR SHARES

Balances:	Rate	Yield
\$ 25,000.01 and Above	0.300	0.300
\$ 10,000.01 to \$ 25,000	0.150	0.150
\$ 5.00 to \$ 10,000	0.100	0.100

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	0.18	0.18
6 month *	0.30	0.30
12 month	0.52	0.52
18 month *	0.72	0.72
24 month	0.91	0.91
30 month *	1.08	1.08
36 month	1.24	1.25

* = IRA Certificates

IRA Share Eff 08-01-2011	0.08 %
Vacation Club Share	0.10 %
Christmas Club Share	0.10 %

LOANS

Length of Loan:		Base Rate Not Paid by Payroll Deduction or Direct Deposit*	Base Rate Paid by Payroll Deduction or Direct Deposit*
New 2011 & 2012 Vehicles	1 to 60 months	3.60 %	3.50 %
New 2011 & 2012 Vehicles	61 to 72 months**	4.10 %	4.00 %
Used Vehicles 2005 - 2011	1 to 60 months	3.85 %	3.75 %
Used Vehicles 2005 - 2011	61 to 66 months	4.10 %	4.00 %
Used Vehicles 2005 - 2011	67 to 72 months**	4.35 %	4.25 %
Used Vehicles 2002 - 2004	Up to 60 months	4.35 %	4.25 %
New Boat & RV	1 to 60 months - Up to 75% of the lesser of MSRP or NADA	8.25 %	
New Boat & RV	61 to 72 months - Up to 75% of the lesser of MSRP or NADA	8.50 %	
New Boat & RV	73 to 96 months - Up to 75% of the lesser of MSRP or NADA	8.75 %	
Used Boat & RV	1 to 60 months - Up to 75% of NADA	8.50 %	
Used Boat & RV	61 to 72 months - Up to 75% of NADA	8.75 %	
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	Up to 72 months - 90% of MSRP	6.80 %	
Used Motorcycle	Up to 48 months - less than 6 yrs old	7.80 %	
Used Motorcycle	Up to 48 months - 6 to 10 yrs old	7.90 %	
Line of Credit and Overdraft	Revolving	12.90 %	
MasterCard	Revolving	12.90 %	

*Borrower credit score and payroll deduction can affect final rate

**when MSRP is \$25k or more

V = variable rate