



**TODAY'S RATES & YIELDS**  
July 2nd, 2008 through July 8th, 2008

**DEPOSITS**

**REGULAR SHARES**

Balances:	Rate	Yield
\$100,001.00 and Above	1.700	1.713
\$ 80,001.00 to \$100,000	1.150	1.156
\$ 20,001.00 to \$ 80,000	1.050	1.055
\$ 10,001.00 to \$ 20,000	0.750	0.753
\$ 5.00 to \$ 10,000	0.550	0.551

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		2.03	2.05
6 month	*	2.50	2.52
12 month		2.58	2.61
18 month	*	2.76	2.79
24 month		2.95	2.98
30 month	*	2.90	2.93
36 month		2.86	2.89

\* = IRA Certificates

Effective JULY 2008

IRA Share	2.25 % V
Vacation Club Share	0.50 %
Christmas Club Share	0.50 %

**LOANS**

Length of Loan:	Rate As Low As:
New 2007 and 2008 Vehicles 12 months Up to 72 months*	<b>5.75 %</b>
Used Vehicles 1998 - 2008 Up to 72 months**	<b>6.25 %</b>
New Boat & RV Up to 8 years-loan value more than \$10,000.00	<b>8.75 %</b>
Used Boat & RV Up to 7 years	<b>9.75 %</b>
Farm Related	<b>10.75 %</b>
Home Equity Credit Limit of \$50,000 or lower	<b>Prime + 1.00 % V</b>
Home Equity Credit Limit of \$50,000 or higher	<b>Prime (-) .50 % V</b>
Unimproved Real Estate 144 months or less	<b>Prime + 2.5 %</b>
Regular Share Secured	<b>5.25 %</b>
Certificate Secured	<b>CD Rate + 3.0 %</b>
New Motorcycle 48 months or less	<b>7.50 %</b>
Used Motorcycle 48 months or less	<b>9.50 %</b>
Line of Credit and Overdraft Revolving	<b>12.90 %</b>
MasterCard Revolving	<b>12.90 %</b>

\*when MSRP is \$25k or more

\*\*See loan officer for details

V = variable rate