



TODAY'S RATES & YIELDS
July 28, 2010 through August 3, 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		0.35	0.35
6 month	*	0.89	0.89
12 month		1.03	1.03
18 month	*	1.28	1.29
24 month		1.52	1.53
30 month	*	1.65	1.66
36 month		1.79	1.80

* = IRA Certificates

IRA Share	0.22 % V	Effective	JULY 2010
Vacation Club Share	0.25 %		
Christmas Club Share	0.25 %		

LOANS

	Length of Loan:	Base Rate:*		
New 2010 Vehicles	12 months Up to 72 months**	4.00 %		
Used Vehicles 2000 - 2010	Up to 72 months**	4.25 %		
New Boat & RV	Up to 8 years-loan value more than \$10,000.00	8.00 %		
Used Boat & RV	Up to 7 years	8.25 %		
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	6.50 %		
Used Motorcycle	48 months or less	7.30 %		
Line of Credit and Overdraft	Revolving	12.90 %		
MasterCard	Revolving	12.90 %		

*Borrower credit score can affect final rate

**when MSRP is \$25k or more

V = variable rate