



TODAY'S RATES & YIELDS

November 19th, 2008 through November 25th, 2008

DEPOSITS

REGULAR SHARES

Balances:	Rate	Yield
\$100,001.00 and Above	1.500	1.510
\$ 80,001.00 to \$100,000	1.050	1.055
\$ 20,001.00 to \$ 80,000	1.000	1.004
\$ 10,001.00 to \$ 20,000	0.600	0.602
\$ 5.00 to \$ 10,000	0.500	0.501

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		1.99	2.01
6 month	*	2.40	2.42
12 month		2.56	2.59
18 month	*	2.79	2.82
24 month		3.03	3.07
30 month	*	2.92	2.95
36 month		2.81	2.84

* = IRA Certificates

Effective NOVEMBER 2008

IRA Share	1.25 % V
Vacation Club Share	0.50 %
Christmas Club Share	0.50 %

LOANS

	Length of Loan:	Rate As Low As:
New 2008 Vehicles	12 months Up to 72 months*	5.75 %
Used Vehicles 1998 - 2008	Up to 72 months**	6.25 %
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