

Certificates of Deposit*

TYPE OF ACCOUNT	MINIMUM DEPOSIT TO OPEN ACCOUNT**	INTEREST RATE	ANNUAL PERCENTAGE YIELD	PENALTY* (MONTHS OF INTEREST)
91 Days	\$1,000.00	0.50%	0.50%	3 Months
5 Months	\$1,000.00	3.30%	3.35%	3 Months
6 Months	\$1,000.00	0.70%	0.70%	3 Months
11 Months	\$1,000.00	3.69%	3.75%	3 Months
12 Months	\$1,000.00	1.88%	1.90%	3 Months
18 Months	\$1,000.00	1.98%	2.00%	6 Months
24 Months	\$1,000.00	1.88%	1.90%	6 Months
30 Months	\$1,000.00	1.59%	1.60%	6 Months
36 Months	\$1,000.00	1.64%	1.65%	12 Months
48 Months	\$1,000.00	1.69%	1.70%	12 Months
60 Months	\$1,000.00	1.73%	1.75%	12 Months

*Penalties may be imposed for early withdrawal

**Minimum Daily Balance (the amount of principal in the account each day) required to obtain Annual Percentage Yield Rates are subject to change without notice.

Checking & Savings

TYPE OF ACCOUNT	MINIMUM DEPOSIT TO OPEN ACCOUNT	MINIMUM BALANCE TO OBTAIN ANNUAL PERCENTAGE YIELD	INTEREST RATE	ANNUAL PERCENTAGE YIELD
Money Market	\$100.00	\$100 - \$2,499	0.05%	0.05%
Money Market	\$100.00	\$2,500 - \$49,999	0.35%	0.35%
Money Market	\$100.00	\$50,000 and over	0.50%	0.50%
Super Now	\$25.00	\$5,000 and over	0.05%	0.05%
IOLA	\$50.00	\$5,000 and over	0.50%	0.50%
Passbook Savings*	\$50.00	\$50.00	0.05%	0.05%
Statement Savings (Including IRA)	\$50.00	\$50.00	0.30%	0.30%
Club Accounts	\$1.00	\$1.00	0.05%	0.05%
School Savings	\$1.00	\$5.00	0.05%	0.05%
Advantage Savings	\$10,000.00	\$50 - \$9,999	0.30%	0.30%
Advantage Savings	\$10,000.00	\$10,000 - \$49,999	0.40%	0.40%
Advantage Savings	\$10,000.00	\$50,000 and over	0.50%	0.50%
Advantage Checking	\$5,000.00	\$0 - \$4,999	0.00%	0.00%
Advantage Checking	\$5,000.00	\$5,000 - \$9,999	0.05%	0.05%
Advantage Checking	\$5,000.00	\$10,000 - \$24,999	0.05%	0.05%
Advantage Checking	\$5,000.00	\$25,000 - \$49,999	0.05%	0.05%
Advantage Checking	\$5,000.00	\$50,000 and over	0.05%	0.05%

Note:

*for informational purposes only, new passbook accounts no longer offered

- Interest is compounded and credited monthly

- Rates are subject to change without notice

- Regular fees and other conditions could reduce yield

- Interest which has accrued but has not been credited at the time of withdrawal will be forfeited