

Rate Sheet

effective July 20, 2010

All rates subject to change

405.579.7000

800.522.1262



Certificates of Deposit	Rate	APY *
All CD's require a minimum deposit of \$1,000		
3 Months	0.40%	0.40%
6 Months	0.70%	0.70%
1 Year	0.90%	0.90%
15 Months	1.000%	1.00%
18 Months	1.095%	1.10%
2 Years	1.39%	1.40%
30 Months	1.49%	1.50%
3 Years	1.69%	1.70%
4 Years	1.98%	2.00%
5 Years	2.23%	2.25%

There is a substantial penalty for early withdrawal on time deposits.

** Annual Percentage Yield is based on quarterly compounding with interest left until maturity.

Individual Retirement Accounts	Rate	APY *
18-Month Variable (EFFECTIVE 07-20-10)	1.24%	1.25%
18-Month Fixed	1.095%	1.10%

Variable Rates Can Change Daily

IRA Terms & Rates are available on 18-month fixed and 18-month variable

Health Savings Accounts	Rate	APY *
Tier 1 \$500.00-\$9,999	0.25%	0.25%
Tier 2 \$10,000-\$49,999	0.50%	0.50%

Deposit Accounts	Rate	APY *
Star Step Checking (Now Account: \$1,000-\$2,500)	0.15%	0.15%
ABOVE \$2,500	0.20%	0.20%

5 Star Checking **	1.98%	2.00%
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** This rate is subject to meeting certain requirements involving a minimum monthly amount of debit card usage and receiving electronic statements. For more information on the requirements, please see a new accounts representative for an account disclosure.**

The default rate if these requirements are not met is	0.15%	0.15%
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Savings (Personal and Commercial)	0.35%	0.35%
Holiday Savings	1.00%	1.00%

Money Market Savings	\$0-\$2,499	0.15%	0.15%
	\$2,500-\$9,999	0.30%	0.30%
	\$10,000-\$24,999	0.40%	0.40%
	\$25,000-\$49,999	0.50%	0.50%
	\$50,000-\$99,999	0.70%	0.70%
ABOVE \$100,000	The higher of a Premium Rate, which changes every Tuesday, or 0.99% (APY 1.00%) which may change any time		

* APY = Annual Percentage Yield

Fees could reduce the earnings on the account.

For further information on applicable fees & terms, contact a Banking Services Representative.

The Earnings Credit Rate to calculate service charges on business checking accounts is **0.5%**