

**CURRENT INTEREST RATES**  
**Effective February 1, 2010**

**LAST DIVIDENDS DECLARED:**

<b>Shares</b>	<b>.75 – 2.02% APY</b>
<b>Christmas Club</b>	<b>.75 – 2.02% APY</b>

**LOAN RATES**

<b>Share Secured</b>	<b>4.5%</b>
<b>Line of Credit</b>	<b>1 year @ 14.00% 2 years @ 15.00%</b>

<b>Closed End</b>	
<b>Signature</b>	<b>Up to 2 years @ 16%</b>

<b>ATV Loans</b>	<b>48 Months</b>	<b>6.50%</b>
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<b>New Car</b>	<b>Up to 36 Months</b>	<b>4.95%</b>
	<b>37 to 60 Months</b>	<b>4.95%</b>
	<b>61 to 72 Months</b>	<b>5.95%</b>

<b>Used Car</b>		
<b>Up to 2 years old</b>	<b>48 Months</b>	<b>5.95%</b>
	<b>60 Months</b>	<b>5.95%</b>

<b>3 to 5 years old</b>	<b>48 Months</b>	<b>7.45%</b>
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<b>Over 5 years old</b>	<b>36 Months</b>	<b>9.95%</b>
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**New car if mileage is under 15,000 or has never been titled. Age of vehicle not to exceed 2 years of age. Car with book value of \$2,000 or less will have rate of 15.00%**