



Rates Effective as of : 11/20/08

Certificates of Deposit				
	Current (1) Interest Rate (APR)	Annual Percentage Yield (APY)	Current Jumbo (2) Interest Rate (APR)	Annual Percentage Yield (APY)
1 month (3)			0.50%	0.50%
3 months	0.75%	0.75%	1.00%	1.01%
6 months	1.55%	1.56%	1.80%	1.82%
12 months	2.30%	2.33%	2.55%	2.58%
24 months	2.90%	2.94%	3.15%	3.20%
Liquid CDs (4)				
6 months	1.50%	1.51%		
12 months	2.25%	2.28%		
Individual Retirement Accounts				
12 months to 24 months	2.25%	2.28%		
Over 24 months	2.45%	2.48%		
Checking Accounts (5) Savings (6) and Money Market Accounts (7)				
<b>Interest Checking (5)</b>	0.25%	0.25%		
<b>Savings (6)</b>	0.50%	0.50%		
<b>Capital Green Savings (6)</b>	1.00%	1.01%		
<b>Money Market (7)</b>				
\$2,500 to \$25,000	0.25%	0.25%		
\$25,000.01 to \$50,000	0.25%	0.25%		
\$50,000.01 to \$100,000	0.25%	0.25%		
Over \$100,000	0.25%	0.25%		

Rates subject to change without notice. Fees could reduce earnings on accounts. Certificates of Deposit subject to early withdrawal penalties. Premature distributions on Individual Retirement Accounts may result in tax penalties.

(1) \$1,000 Minimum deposit for all terms. Subject to early withdrawal penalties. (2) Jumbo Certificates are defined as \$100,000 or greater. (3) Available through "C.D.A.R.S." program.

(4) \$5,000 minimum opening deposit. (5) \$200 minimum opening deposit. Not available for businesses other than sole proprietorships and nonprofit organizations.

(6) \$200 minimum opening deposit. Other restrictions apply. (7) No minimum balance. Other restrictions apply

(8) \$2,500 minimum opening deposit. Limited check writing access while earning a competitive rate on the balance.

Member FDIC