



CURRENT SAVINGS AND CHECKING RATES
Effective October 15, 2008

<u>Checking Accounts</u>	Annual Percentage	Dividend
	<u>Yield</u>	<u>Rate</u>
Checking Plus	.65%	.65%
Select Checking	.30%	.30%
Business Checking Plus		
According to the Average Collected Monthly Balance		
\$50,000 +	1.25%	1.24%
\$25,000 - \$49,999	1.01%	1.00%
\$ 2,500 - \$24,999	.50%	.50%
Health Savings Accounts (HSA)		
\$25,000 +	3.25%	3.20%
\$10,000 - \$24,999	2.75%	2.72%
\$ 2,500 - \$ 9,999	2.25%	2.23%
\$ 100 - \$ 2,499	1.00%	1.00%
<u>Money Market Accounts</u>		
Money Market 100 Plus	2.75%	2.72%
\$100,000 minimum deposit		
Must have active Checking Plus Account		
\$15/month fee if balance falls below minimum		
Money Market 100	2.65%	2.62%
\$100,000 minimum deposit		
\$15/month fee if balance falls below minimum		
Money Market Advantage Account	2.60%	2.57%
\$15,000 minimum deposit		
\$15/month fee if balance falls below minimum		
Money Market Investment Account		
\$2,500 minimum deposit		
\$25,000 +	2.30%	2.28%
\$10,000 - \$24,999	1.60%	1.59%
\$ 2,500 - \$ 9,999	1.00%	.99%
<u>Savings Accounts</u>		
Regular Daily Savings & Kirby Savings	.75%	.75%
Christmas Club & Back to School Club	1.00%	1.00%
Life Insured Savings		
Account Type 102, 103 & 104		
Funds over the insured maximum	.75%	.75%
Funds under the insured maximum	.25%	.25%
\$2,000 maximum for Account Type 102		
\$3,000 maximum for Account Type 103		
\$4,000 maximum for Account Type 104		
Open IRA	1.25%	1.24%

* All rates subject to change. Interest on all accounts is accrued daily. *

lch10-15-08