



VARIABLE RATE ACCOUNTS - Rate may change after the account is opened			
		Rate	APY*
SUPER NOW - \$25 to Open			
Minimum Balance to Earn Interest - \$25	25.00 to 10,000.00	0.05%	0.05%
Statement Account	10,000.01 to 25,000.00	0.10%	0.10%
VISA Check Card Available	25,000.01 to 40,000.00	0.15%	0.15%
	Over 40,000.01	0.20%	0.20%
ADVANTAGE CHECKING			
Same rates and terms as the Super NOW until requirements are met; then these rates apply.	25.00 to 10,000.00	2.95%	3.00%
Need monthly direct deposit, 10 signature based debit card transactions and an "E" stmt.	10,000.01 to 25,000.00	2.95%	3.00%
Contact an employee for more details.	25,000.01 to 40,000.00	0.50%	0.50%
	Over 40,000.01	0.50%	0.50%
SAVINGS/CLUB ACCOUNTS - \$10 to Open			
Minimum Balance to Earn Interest - \$10	10.00 to 10,000.00	0.15%	0.15%
Passbook Account	10,000.01 to 25,000.00	0.20%	0.20%
	25,000.01 to 40,000.00	0.25%	0.25%
	Over 40,000.01	0.30%	0.30%
PIMA - \$2500 to Open			
Minimum Balance to Earn Interest - \$2500	2,500.00 to 10,000.00	0.35%	0.35%
Statement Account	10,000.01 to 25,000.00	0.40%	0.40%
	25,000.01 to 40,000.00	0.45%	0.45%
	Over 40,000.01	0.50%	0.50%
3 MONTH CERTIFICATE - \$500 to Open			
Minimum Balance to Earn Interest - \$500			
Passbook Account			
Additional Deposits Extends Maturity	500.00 and over	0.15%	0.15%
		Early withdrawal penalties apply	
		Rate changes monthly	
		Typically 3 Month Treasury Bill less .50%	

FIXED RATE ACCOUNTS - Early withdrawal penalties apply			
		Rate	APY*
6 MONTH CERTIFICATE - \$2500 to Open			
Minimum Balance to Earn Interest - \$2500	2,500.00 to 10,000.99	0.30%	0.30%
	10,001.00 to 25,000.99	0.35%	0.35%
	25,001.00 to 40,000.99	0.40%	0.40%
	Over 40,001.00	0.45%	0.45%
366 DAY CERTIFICATE - \$500 to Open			
Minimum Balance to Earn Interest - \$500	500.00 to 10,000.99	0.50%	0.50%
	10,001.00 to 25,000.99	0.55%	0.55%
	25,001.00 to 40,000.99	0.60%	0.60%
	Over 40,001.00	0.65%	0.65%
24 MONTH CERTIFICATE - \$500 to Open			
Minimum Balance to Earn Interest - \$500	500.00 to 10,000.99	0.80%	0.80%
	10,001.00 to 25,000.99	0.85%	0.85%
	25,001.00 to 40,000.99	0.90%	0.90%
	Over 40,001.00	0.95%	0.95%
36 MONTH CERTIFICATE - \$500 to Open			
Minimum Balance to Earn Interest - \$500	500.00 to 10,000.99	1.10%	1.11%
	10,001.00 to 25,000.99	1.15%	1.16%
	25,001.00 to 40,000.99	1.20%	1.21%
	Over 40,001.00	1.25%	1.26%
60 MONTH CERTIFICATE - \$500 to Open			
Minimum Balance to Earn Interest - \$500	500.00 to 10,000.99	1.40%	1.41%
	10,001.00 to 25,000.99	1.45%	1.46%
	25,001.00 to 40,000.99	1.50%	1.51%
	Over 40,001.00	1.55%	1.56%

OTHER IMPORTANT INFORMATION			
Date of Last Change: 12/6/2011	Fees Could Reduce Earnings		
Equal Housing Lender, Member FDIC	Contact an Employee for Further Information		
Member Co-operative Bank Share Insurance Fund	3 Month T Bill rate as of	12/27/11	0.02%
Rates Subject to Change Without Notice	3 Month T Bill yield as of	12/27/11	0.02%
*APY = Annual Percentage Yield	Rates accurate as of January 10, 2012		