

<b>VARIABLE RATE ACCOUNTS - Rate may change after the account is opened</b>			
<b>SUPER NOW - \$25 to Open</b>			
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%
<b>* NEW * - ADVANTAGE CHECKING - * NEW *</b>			
Same rates and terms as the Super NOW until requirements are met; then these rates apply. Need monthly direct deposit, 10 signature-based debit card transactions and an "E" stmt.	<b>25.00 to 10,000.00</b>	<b>2.95%</b>	<b>3.00%</b>
	<b>10,000.01 to 25,000.00</b>	<b>2.95%</b>	<b>3.00%</b>
	25,000.01 to 40,000.00	1.00%	1.01%
	Over 40,000.01	1.00%	1.01%
<b>SAVINGS/CLUB ACCOUNTS - \$10 to Open</b>			
Minimum Balance to Earn Interest - \$10	10.00 to 10,000.00	0.25%	0.25%
Passbook Account	10,000.01 to 25,000.00	0.30%	0.30%
	25,000.01 to 40,000.00	0.35%	0.35%
	Over 40,000.01	0.40%	0.40%
<b>PIMA - \$2500 to Open</b>			
Minimum Balance to Earn Interest - \$2500	2,500.00 to 10,000.00	0.50%	0.50%
Statement Account	10,000.01 to 25,000.00	0.55%	0.55%
	25,000.01 to 40,000.00	0.60%	0.60%
	Over 40,000.01	0.65%	0.65%
<b>3 MONTH CERTIFICATE - \$500 to Open</b>			
Minimum Balance to Earn Interest - \$500		<b>Early withdrawal penalties apply</b>	
Passbook Account		Rate changes monthly	
Additional Deposits Extends Maturity		Typically 3 Month Treasury Bill less .50%	
	500.00 and over	0.50%	0.50%

<b>FIXED RATE ACCOUNTS - Early withdrawal penalties apply</b>			
<b>6 MONTH CERTIFICATE - \$2500 to Open</b>			
Minimum Balance to Earn Interest - \$2500	2,500.00 to 10,000.99	1.00%	1.01%
	10,001.00 to 25,000.99	1.05%	1.06%
	25,001.00 to 40,000.99	1.10%	1.11%
	Over 40,001.00	1.15%	1.16%
<b>366 DAY CERTIFICATE - \$500 to Open</b>			
Minimum Balance to Earn Interest - \$500	500.00 to 10,000.99	1.20%	1.21%
	10,001.00 to 25,000.99	1.25%	1.26%
	25,001.00 to 40,000.99	1.30%	1.31%
	Over 40,001.00	1.35%	1.36%
<b>24 MONTH CERTIFICATE - \$500 to Open</b>			
Minimum Balance to Earn Interest - \$500	500.00 to 10,000.99	1.45%	1.46%
	10,001.00 to 25,000.99	1.50%	1.51%
	25,001.00 to 40,000.99	1.55%	1.56%
	Over 40,001.00	1.60%	1.61%
<b>36 MONTH CERTIFICATE - \$500 to Open</b>			
Minimum Balance to Earn Interest - \$500	500.00 to 10,000.99	1.75%	1.76%
	10,001.00 to 25,000.99	1.80%	1.82%
	25,001.00 to 40,000.99	1.85%	1.87%
	Over 40,001.00	1.90%	1.92%
<b>60 MONTH CERTIFICATE - \$500 to Open</b>			
Minimum Balance to Earn Interest - \$500	500.00 to 10,000.99	2.00%	2.02%
	10,001.00 to 25,000.99	2.05%	2.07%
	25,001.00 to 40,000.99	2.10%	2.12%
	Over 40,001.00	2.15%	2.17%

<b>OTHER IMPORTANT INFORMATION</b>			
Date of Last Change: 07/01/10	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 <b>rate</b> as of	07/27/10	0.15%
Rates Subject to Change Without Notice	3 Month T Bill <b>yield</b> as of	07/27/10	0.15%
<b>*APY = Annual Percentage Yield</b>	<b>Rates accurate as of August 1, 2010</b>		