



Main 6 City Hall Ave., Gardner, MA 01440 978-632-0171  
 Winchendon 1 School Sq., Winchendon, MA 01475 978-297-2447  
 Baldwinville 5 Central St., Baldwinville, MA 01436 978-939-5355

| <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 - \$2500                                   | 2,500.00 to 10,000.00                     | 0.10% | 0.10% |
| Statement Account   | 10,000.01 to 25,000.00                    | 0.15% | 0.15% |
| VISA Check Card Available   | 25,000.01 to 40,000.00                    | 0.20% | 0.20% |
|   | Over 40,000.01                            | 0.25% | 0.25% |
| <b>SAVINGS/CLUB ACCOUNTS - \$10 to Open</b>                                 |   |       |       |
| Minimum Balance to Earn Interest - \$10                                     | 10.00 to 10,000.00                        | 0.35% | 0.35% |
| Passbook 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% |
| <b>PIMA - \$2500 to Open</b>  |   |       |       |
| Minimum Balance to Earn Interest - \$2500                                   | 2,500.00 to 10,000.00                     | 0.75% | 0.75% |
| Statement Account   | 10,000.01 to 25,000.00                    | 0.85% | 0.85% |
|   | 25,000.01 to 40,000.00                    | 0.95% | 0.95% |
|   | Over 40,000.01                            | 1.05% | 1.06% |
| <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                           | 1.32% | 1.33% |

| <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  | 2.35% | 2.36% |
|   | 10,001.00 to 25,000.99 | 2.40% | 2.41% |
|   | 25,001.00 to 40,000.99 | 2.45% | 2.47% |
|   | Over 40,001.00         | 2.50% | 2.52% |
| <b>366 DAY CERTIFICATE - \$500 to Open</b>                    |                        |       |       |
| Minimum Balance to Earn Interest - \$500                      | 500.00 to 10,000.99    | 2.55% | 2.58% |
|   | 10,001.00 to 25,000.99 | 2.60% | 2.63% |
|   | 25,001.00 to 40,000.99 | 2.65% | 2.68% |
|   | Over 40,001.00         | 2.70% | 2.73% |
| <b>24 MONTH CERTIFICATE - \$500 to Open</b>                   |                        |       |       |
| Minimum Balance to Earn Interest - \$500                      | 500.00 to 10,000.99    | 2.75% | 2.79% |
|   | 10,001.00 to 25,000.99 | 2.80% | 2.84% |
|   | 25,001.00 to 40,000.99 | 2.85% | 2.89% |
|   | Over 40,001.00         | 2.90% | 2.94% |
| <b>36 MONTH CERTIFICATE - \$500 to Open</b>                   |                        |       |       |
| Minimum Balance to Earn Interest - \$500                      | 500.00 to 10,000.99    | 3.00% | 3.04% |
|   | 10,001.00 to 25,000.99 | 3.05% | 3.09% |
|   | 25,001.00 to 40,000.99 | 3.10% | 3.14% |
|   | Over 40,001.00         | 3.15% | 3.20% |
| <b>60 MONTH CERTIFICATE - \$500 to Open</b>                   |                        |       |       |
| Minimum Balance to Earn Interest - \$500                      | 500.00 to 10,000.99    | 3.30% | 3.35% |
|   | 10,001.00 to 25,000.99 | 3.35% | 3.40% |
|   | 25,001.00 to 40,000.99 | 3.40% | 3.45% |
|   | Over 40,001.00         | 3.45% | 3.51% |

| <b>OTHER IMPORTANT INFORMATION</b>            |   |          |       |
|---|---|----------|-------|
| Date of Last Change: 06/01/08                 | 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            | 05.27.08 | 1.82% |
| Rates Subject to Change Without Notice        | 3 Month T Bill <b>yield</b> as of           | 05.27.08 | 1.83% |
| <b>*APY = Annual Percentage Yield</b>         | <b>Rates accurate as of July 1, 2008</b>    |          |       |