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**CONSUMER REAL ESTATE RATES - MTGS/CONDOS, CONSTRUCTION, LAND, MOBILE HOMES
 HOME EQUITY LOANS & LINES SECURED BY RESIDENTIAL USE PROPERTY - ALL WITH "A" CREDIT SCORES**

MORTGAGES - Owner Occupied 1 - 4 Family Properties:	RATE	APR*	Monthly Pmt	Based on
			Per \$1,000 Borrowed	
With Down Payment of 30% or More				
Term: 10 Years or Less	5.00%	5.03%	10.61	120 M
Term: 15 Years or Less	5.25%	5.27%	8.04	180 M
Term: Over 15 Years; Up to 35 Years	5.50%	5.64%	6.88	240 M

MORTGAGES - Owner Occupied 1 - 4 Family Properties:				
Minimum Down Payment/Equity: 11% for 1st time homebuyers				
Minimum Down Payment/Equity: 15% for all others				
Term: 10 Years or Less	5.50%	5.53%	10.85	120 M
Term: 15 Years or Less	5.75%	5.77%	8.31	180 M
Term: Over 15 Years; Up to 35 Years	6.00%	6.15%	7.17	240 M

CONSTRUCTION MORTGAGES:				
With Down Payment of 20% or More				
Term: 15 Years or Less	6.50%	7.04%	8.72	180 M
Term: Over 15 Years; Up to 35 Years	7.00%	7.44%	7.76	240 M

LAND:				
Minimum Down Payment/Equity: 50%				
Term: 5 Years	6.50%	6.55%	19.57	60 M

MOBILE HOMES ON OWN LOT:				
With Minimum Down Payment/Equity: 25%				
Term: 20 Years				
New Mobile Home	6.50%	6.65%	7.46	240 M
Used Mobile Home	6.75%	6.90%	7.61	240 M

HOME EQUITY LOAN: Available for any use, college tuition, home repairs, etc. - FIXED RATE				
Minimum: \$ 5,000.00	7.00%	7.01%	8.99	180 M
Maximum: Up to 75% of value including first mortgage				
Term: Up to 15 years				

HOME EQUITY LINE: Available for any use, college tuition, home repairs, etc. - VARIABLE RATE				
Rate: Prime less .25% or 4.50%, whichever is greater	4.50%	4.50%	10.36	120 M
Minimum: \$ 5,000.00				
Maximum: Up to 75% of value including first mtg				
Term: 5 Year Draw; 10 Year Repay				
				Annual Fee - \$25
				Maximum APR - 18.00%

OTHER IMPORTANT INFORMATION	
*APR=Annual Percentage Rate	Date of Last Change: 06/01/10
.25% Automatic Transfer Rate Reduction Available	Equal Housing Lender, Member FDIC
Rates subject to change without notice	Member Co-operative Bank Share Insurance Fund
Lower "B" credit scores will increase stated rate .125%	Ask employees about possible customer discounts
Lower "C" credit scores will increase stated rate .250%	Prime as of December 16, 2008: 3.25%
All real estate APRs are based on \$100,000 loan amount.	Rates accurate as of July 1, 2010