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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: With Down Payment of 30% or More	RATE	APR*	Monthly Pmt	Based on
			Per \$1,000 Borrowed	Term of
Term: 15 Years or Less	5.75%	5.77%	8.31	180 M
Term: Over 15 Years; Up to 35 Years	6.25%	6.40%	7.31	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	RATE	APR*	Monthly Pmt	Based on
			Per \$1,000 Borrowed	Term of
Term: 15 Years or Less	6.25%	6.27%	8.58	180 M
Term: Over 15 Years; Up to 35 Years	6.75%	6.90%	7.61	240 M

CONSTRUCTION MORTGAGES: With Down Payment of 20% or More	RATE	APR*	Monthly Pmt	Based on
			Per \$1,000 Borrowed	Term of
Term: 15 Years or Less	6.75%	7.29%	8.85	180 M
Term: Over 15 Years; Up to 35 Years	7.25%	7.69%	7.91	240 M

LAND:	RATE	APR*	Monthly Pmt	Based on
			Per \$1,000 Borrowed	Term of
Minimum Down Payment/Equity: 50% Term: 5 Years	6.75%	6.80%	19.69	60 M

MOBILE HOMES ON OWN LOT: With Minimum Down Payment/Equity: 25%	RATE	APR*	Monthly Pmt	Based on
			Per \$1,000 Borrowed	Term of
Term: 20 Years New Mobile Home	6.75%	6.90%	7.61	240 M
Used Mobile Home	7.00%	7.15%	7.76	240 M

HOME EQUITY LOAN: Available for any use, college tuition, home repairs, etc. - FIXED RATE	RATE	APR*	Monthly Pmt	Based on
			Per \$1,000 Borrowed	Term of
Minimum: \$ 5,000.00 Maximum: Up to 75% of value including first mortgage Term: Up to 15 years	7.25%	7.26%	9.13	180 M

HOME EQUITY LINE: Available for any use, college tuition, home repairs, etc. - VARIABLE RATE	RATE	APR*	Monthly Pmt	Based on
			Per \$1,000 Borrowed	Term of
Rate: Prime less .25% Minimum: \$ 5,000.00 Maximum: Up to 75% of value including first mtg Term: 5 Year Draw; 10 Year Repay	4.75%	4.76%	10.49	120 M
				Annual Fee - \$25 Maximum APR - 18.00%

OTHER IMPORTANT INFORMATION	
*APR=Annual Percentage Rate .25% Automatic Transfer Rate Reduction Available Rates subject to change without notice Lower "B" credit scores will increase stated rate .125% Lower "C" credit scores will increase stated rate .250% All real estate APRs are based on \$100,000 loan amount.	Date of Last Change: 06/01/08 Equal Housing Lender, Member FDIC Member Co-operative Bank Share Insurance Fund Ask employees about possible customer discounts Prime as of April 30, 2008: 5.00% Rates accurate as of July 1, 2008