

July 28, 2010

Checking Accounts

Account Type	Minimum to Open	Minimum to earn interest	Minimum to avoid charge	Check images in statement	Other Services	Earnings Rate**	
						Rate	APY
FREE	\$1.00	Not Available	Not Available	Not Available	My Bank 24/7 Free	N/A	N/A
Traditional	\$50.00	Not Available	\$250.00	Included	My Bank 24/7 Free	N/A	N/A
MY WAY	\$50.00	\$0.00	\$500.00	Included	My Bank 24/7 Free	0.25	0.25
MY WAY PLUS	\$1,000.00	\$0.00	\$1,000.00	Included	My Bank 24/7 Free	0.50	0.50
Discovery	\$250.00	\$0.00	\$250.00	Included	Free Checks Plus*	0.25	0.25
MoneyMaker	\$5,000.00	\$5,000.00	\$5,000.00	Included	Free Checks Plus*	0.65	0.65

** The interest rate and annual percentage yield depend on the balances maintained. The rate, APY and minimums may change without notice. Fees could reduce the earnings on the account.

Savings Account

Account Type	Minimum to Open	Minimum to earn interest	Minimum to avoid charge	\$0 through \$5,000 and over			
				\$4,999.99		\$5,000 and over	
				Rate	APY	Rate	APY
MY WAY		\$0.00	\$50.00	0.50	0.50	0.50	0.50
I-SAVE (17 and younger)		\$0.00	\$0.00	0.65	0.65	0.65	0.65
MoneyMaker		\$5,000.00	\$0.00	0.50	0.50	0.75	0.75

MONEYMAKER Money Market Account

Account Type	Minimum to Open	Minimum to avoid charge	\$0 through \$49,999.99		\$50,000 through \$99,999		\$100,000 through \$199,999		\$200,000 and Above	
			Rate	APY	Rate	APY	Rate	APY	Rate	APY
MoneyMaker Money Market	\$50,000.00	\$500.00	0.45	0.45	0.650	0.65	0.95	0.95	1.05	1.06

Note: The interest rate and annual percentage yield depend on the application rate tier. The rate, APY and tiers may change without notice.

Certificates of Deposit and IRAs

Account Type	\$1,000 through \$4,999.99		\$5,000 through \$9,999.99		\$10,000 through \$24,999.99		\$25,000 through \$49,999.99		\$50,000 through \$99,999.99		\$100,000 and Above	
	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY
30-89 Day	0.05	0.05	0.20	0.20	0.40	0.40	0.50	0.50	0.80	0.80	0.85	0.85
3 Months	0.06	0.06	0.26	0.26	0.41	0.41	0.61	0.61	0.96	0.96	1.05	1.05
6 Months	0.06	0.06	0.16	0.16	0.46	0.46	0.56	0.56	0.96	0.96	1.25	1.25
12 Months	0.11	0.11	0.31	0.31	0.61	0.61	0.71	0.71	1.11	1.11	1.30	1.30
18 Months	0.31	0.31	0.51	0.51	0.81	0.81	0.91	0.91	1.31	1.31	1.40	1.41
24 Months	0.41	0.41	0.61	0.61	0.91	0.91	1.01	1.01	1.41	1.41	1.50	1.51
30 Months	0.51	0.51	0.71	0.71	1.01	1.01	1.11	1.11	1.51	1.51	1.60	1.61
48 Months	0.61	0.61	0.81	0.81	1.11	1.11	1.21	1.21	1.61	1.62	1.70	1.71
60 Months	0.71	0.71	0.91	0.91	1.21	1.21	1.31	1.31	1.71	1.72	1.80	1.81

Note: The interest rate and annual percentage yield depend on the opening balance.

All certificates automatically renewable at the \$1,000.00 through \$4,999.99 rates and APY if not renewed in person.

Special Certificates of Deposit and IRA's

Account Type	\$1,000 to \$4,999		\$5,000 to \$9,999		\$10,000 to \$24,999		\$25,000 to \$49,999		\$50,000 to \$99,999		\$100,000 and Above	
	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY	Rate	APY
6 Months	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00	1.00
12 Months	1.20	1.21	1.20	1.21	1.20	1.21	1.20	1.21	1.20	1.21	1.20	1.21
18 Months	1.35	1.36	1.35	1.36	1.35	1.36	1.35	1.36	1.35	1.36	1.35	1.36

Annual Percentage Yield (APY) is based on Quarterly Compounding, as shown above. Interest Rates and Annual Percentage Yields (APY) are current as of the date indicated above. Fees may reduce earnings. An early withdrawal penalty may exist. Rates subject to change. See Edgar County Bank & Trust Co. Disclosure and Account Terms for details. For current rate information contact us or call a customer service representative.

