



CURRENT RATES

February 1, 2012

Rates are subject to change at any time. This rate sheet is not a guarantee of a specific rate.

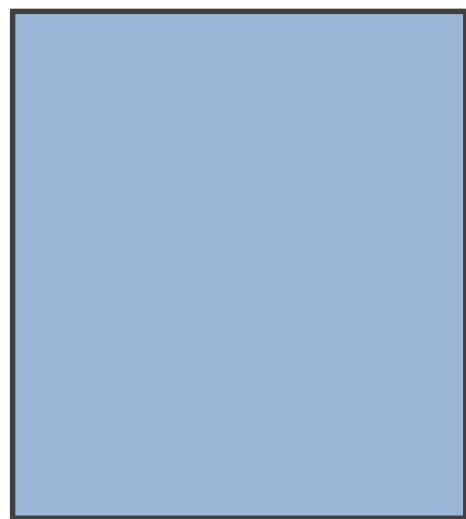
Certificates of Deposit*	Rate (\$1,000 thru 34,999)	APY*	Rate (\$35,000 and over)	APY**
7 to 29 Days	0.10%	0.10%	0.35%	0.35%
30 Days	0.10%	0.10%	0.35%	0.35%
60 Days	0.15%	0.15%	0.40%	0.40%
90 Days	0.20%	0.20%	0.45%	0.45%
6 Month	0.30%	0.30%	0.55%	0.55%
9 Month	0.40%	0.40%	0.65%	0.65%
1 Year	0.50%	0.50%	0.75%	0.75%
2 Year	0.75%	0.75%	1.00%	1.00%
3 Year	1.00%	1.00%	1.25%	1.25%
4 Year	1.25%	1.25%	1.50%	1.50%

Benchmark CD	Initial Deposit	Rate	APY**
1 Year Adjustable Rate	\$5,000	0.15%	0.15%
	\$35,000	0.40%	0.40%
	\$50,000	0.65%	0.65%

Retirement Accounts	Initial Deposit	Rate	APY**
1 Year IRA	\$1,000	0.90%	0.90%
2 Year IRA	\$1,000	1.39%	1.40%
3 Year IRA	\$1,000	1.49%	1.50%
4 Year IRA	\$1,000	1.59%	1.60%
Variable Rate IRA	\$25	0.50%	0.50%

Demand Deposits	Initial Deposit	Rate	APY**
Money Market	\$500	0.10%	0.10%
	\$1,000	0.10%	0.10%
	\$10,000	0.20%	0.20%
	\$25,000	0.25%	0.25%
	\$50,000	0.30%	0.30%
Insignia Account	\$500	0.10%	0.10%
	\$15,000	0.20%	0.20%
Not-for-Profit Account	\$500	0.05%	0.05%
	\$25,000	0.15%	0.15%
	\$75,000	0.25%	0.25%
NOW Account	\$500	0.05%	0.05%
Piedmont Plus Account	\$200	0.10%	0.10%

Savings Accounts	Initial Deposit	Rate	APY**
Regular Savings	\$100	0.10%	0.10%
Kids Club	\$25	0.10%	0.10%
Minor Savings	\$25	0.10%	0.10%
Passbook Savings	N/A	0.10%	0.10%



*A penalty may be imposed for early withdrawal. ** Annual percentage yields (APY) are accurate as of the date shown above and are subject to change at any time; rate may change after the account is opened. The APY assumes that interest remains on deposit until maturity. The minimum deposit to earn APY equals the initial deposit. A withdrawal of interest will reduce earnings. Fees may reduce the earnings on the account. Truth in Savings Disclosure available for additional information.



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