



Deposit Rates

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

July 19, 2010

Certificates of Deposit*	Rate		Rate	
	(\$1,000 thru 34,999)		(\$35,000 and over)	
7 to 29 Days	0.10%	0.10%	0.35%	0.35%
30 Days	0.15%	0.15%	0.40%	0.40%
60 Days	0.20%	0.20%	0.45%	0.45%
90 Days	0.25%	0.25%	0.50%	0.50%
6 Month	0.50%	0.50%	0.75%	0.75%
9 Month	0.70%	0.70%	0.95%	0.95%
1 Year	0.75%	0.75%	1.00%	1.00%
2 Year	1.25%	1.25%	1.50%	1.50%
3 Year	1.50%	1.50%	1.75%	1.75%
4 Year	1.75%	1.75%	2.00%	2.00%

Benchmark CD	Initial Deposit	Rate	APY**
1 Year Adjustable Rate	\$5,000	0.50%	0.50%
	\$35,000	0.75%	0.75%
	\$50,000	1.00%	1.01%

Retirement Accounts	Initial Deposit	Rate	APY**
1 Year IRA	\$1,000	1.00%	1.01%
2 Year IRA	\$1,000	1.49%	1.50%
3 Year IRA	\$1,000	1.73%	1.75%
4 Year IRA	\$1,000	1.98%	2.00%
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	0.30%	0.30%
	\$50,000	0.40%	0.40%

Insignia Account	\$500	0.10%	0.10%
	\$15,000	0.20%	0.20%

Not-for-Profit Account	\$500	0.05%	0.05%
	\$25,000	0.20%	0.20%
	\$75,000	0.30%	0.30%

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%

****Specials****
The Choice Money Market Account is back!

1.00% Rate
1.00% APY on new account deposits of \$10,000 or more.
APY guaranteed through September 30, 2010

*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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