

Important Customer Information

Effective February 1, 2010, the interest rate tiers will be adjusted on the following accounts:

Regular Savings Holiday Club Savings
Escrow Savings Vacation Club Savings

Minimum Average Daily Balance to Earn Interest

Interest Rate Tiers:

\$0.01 - \$999.99
\$1,000 - \$4,999.99
\$5,000 - \$9,999.99
\$10,000 +

As a reminder these are variable rate accounts and the interest rates and annual percentage yields may change at any time, at our discretion.

Effective February 1, 2010, the Access Account terms as disclosed in the Truth in Savings Disclosure will be changed. Please make note of the information listed below:

Access Account

Effective February 1, 2010, this account is no longer interest bearing. All other terms remain the same.



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