

BANK OF ST. ELIZABETH, MARY'S HOME BANK AND BANK OF FREEBURG INTEREST RATES EFFECTIVE June 22, 2010

CERTIFICATE OF DEPOSIT ACCOUNTS	REQUIRED MINIMUM BALANCE	INTEREST RATE	ANNUAL PERCENTAGE YIELD		INTEREST PAID
6 MONTH	\$1,000.00	1.15	1.16		MATURITY
12 MONTH	\$1,000.00	1.35	1.36		SEMIANNUALLY
18 MONTH	\$2500.00	1.60	1.61	<u>SPECIAL</u>	SEMIANNUALLY
24 MONTH	\$1,000.00	1.65	1.66		SEMIANNUALLY
29 MONTH	\$2500.00	1.25	1.26	<u>SPECIAL VAULT-UP</u>	SEMIANNUALLY
30 MONTH	\$1,000.00	1.90	1.91		SEMIANNUALLY
36 MONTH	\$2500.00	2.00	2.01	<u>SPECIAL</u>	SEMIANNUALLY
48 MONTH	\$1,000.00	2.15	2.17		SEMIANNUALLY
60 MONTH	\$1,000.00	2.40	2.42		SEMIANNUALLY

Substantial penalties for early withdrawal may apply. Annual Percentage Yield effective June 22, 2010. All rates are quoted as of the dates listed above and are subject to change at any time. Please call 573-493-2313/ 744-5231/ 498-3920 for the most current rates. Contact an employee for further information about applicable fees and terms. MEMBER FDIC.

OTHER DEPOSIT ACCOUNTS

	REQUIRED MINIMUM BALANCE	BALANCE RANGES		INTEREST RATE	APY	INT PAID
SAVINGS ACCOUNTS	NONE	\$0.00	ANY	.50	.51	JUNE 1 DEC 1
HEALTH SAVINGS	NONE	\$0.00	ANY	2.00	2.02	MARCH 1 SEPT 1
IRA,SEP, SIMPLE,ROTH ACCOUNTS	NONE	\$0.00	\$99,999.99	1.35	1.36	
		\$100,000.00	\$99,999,999.99	1.60	1.61	
MONEY MARKET DEPOSIT ACCOUNT	\$2,500.00	\$2500.00	\$24,999.99	.45	.46	MONTHLY
		\$25,000.00	\$49,999.99	.55	.56	
		\$50,000.00	\$99,999.99	1.20	1.21	
		\$100,000.00	\$99,999,999.99	1.50	1.51	
SUPERNOW ACCOUNT	\$2,500.00	\$2,500.00	\$24,999.00	.40	.41	MONTHLY
		\$25000.00	\$100,000.00	.45	.46	
		\$100,000.00	ANY	1.00	1.01	

Annual Percentage Yield effective June 22, 2010. Fees could reduce earnings. Limited to personal accounts only. All rates are quoted as of the dates listed above and are subject to change at any time. Please call 573-493-2313/ 744-5231/ 498-3920 for the most current rates. Variable rate accounts may change after opening. Contact an employee for further information about applicable fees and terms. MEMBER FDIC.