

BANK OF ST. ELIZABETH, MARY'S HOME BANK AND BANK OF FREEBURG INTEREST RATES EFFECTIVE January 30, 2012

CERTIFICATE OF DEPOSIT ACCOUNTS	REQUIRED MINIMUM BALANCE	INTEREST RATE	ANNUAL PERCENTAGE YIELD		INTEREST PAID
6 MONTH	\$1,000.00	0.50	0.51		MATURITY
12 MONTH	\$1,000.00	0.80	0.81		SEMIANNUALLY
18 MONTH	\$2,500.00	0.90	0.91	SPECIAL	SEMIANNUALLY
24 MONTH	\$1,000.00	1.00	1.01		SEMIANNUALLY
30 MONTH	\$1,000.00	1.30	1.31		SEMIANNUALLY
36 MONTH	\$2,500.00	1.60	1.61	SPECIAL	SEMIANNUALLY
48 MONTH	\$1,000.00	1.75	1.76		SEMIANNUALLY
60 MONTH	\$1,000.00	2.00	2.02		SEMIANNUALLY

Annual Percentage Yield (APY) effective January 30, 2012. 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 Bank of St. Elizabeth 573-493-2313, Bank of Freeburg 573-744-5231 or Marys Home Bank 573-498-3920, for the most current rates. Variable rate accounts may change after opening. Contact us for information about applicable fees and terms.

OTHER DEPOSIT ACCOUNTS

	REQUIRED MINIMUM BALANCE	BALANCE RANGES		INTEREST RATE	APY	INT PAID
SAVINGS ACCOUNTS	NONE	\$0.00	ANY	0.40	0.41	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	1.10	1.11	
		\$100,000.00	\$99,999,999.99	1.60	1.61	
MONEY MARKET DEPOSIT ACCOUNT	\$2,500.00	\$2,500.00	\$24,999.99	0.35	0.36	MONTHLY
		\$25,000.00	\$49,999.99	0.55	0.56	
		\$50,000.00	\$99,999.99	0.70	0.71	
		\$100,000.00	\$99,999,999.99	0.90	0.91	
SUPERNOW ACCOUNT	\$2,500.00	\$2,500.00	\$24,999.00	0.40	0.41	MONTHLY
		\$25,000.00	\$100,000.00	0.40	0.41	

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