

## CERTIFICATES OF DEPOSIT

RATES AS OF JANUARY 30, 2012

Term	Interest Rate	Annual Percentage Yield	Minimum balance to open account and obtain Annual Percentage Yield
6 Months	0.35%	0.35%	\$1,000
12 Months	0.55%	0.55%	\$1,000
18 Months	0.60%	0.60%	\$1,000
24 Months	0.65%	0.65%	\$1,000
SPECIAL 25 Months	0.85%	0.85%	\$1,000
30 Months	0.70%	0.70%	\$1,000
36 Months	0.75%	0.75%	\$1,000
48 Months	1.05%	1.05%	\$1,000
60 Months	1.30%	1.30%	\$1,000
72 Months	1.69%	1.70%	\$1,000
84 Months	1.98%	2.00%	\$1,000

**All interest rates are rounded to the nearest hundredth of a percent.**

**DEPOSIT RATES ARE SUBJECT TO CHANGE.  
PLEASE CALL 1-800-251-7115 FOR CURRENT RATES.**

**Interest Rates and Renewals:** At maturity, your Certificate of Deposit will automatically renew for another term equal to the original term, unless you either withdraw your funds or instruct us otherwise. The rate on your Certificate of Deposit will change upon renewal to our then current rate for the maturity offered. Our deposit rates can be obtained from our web site at [www.shelterbank.com](http://www.shelterbank.com), or by calling us at 1-800-251-7115. You have 10 calendar days from the maturity date to withdraw funds without penalty. Interest will be paid during this 10 day period at the then current rate for certificates that renew.

**Interest Calculations and Payments:** We will calculate interest on your Certificate of Deposit using the daily balance and the actual / actual simple interest method. Interest will be compounded daily and credited to your account monthly. Depending upon the specific type of Certificate of Deposit you own, we may allow you to have your monthly interest sent to you via check, credited to another account with Shelter Financial Bank, or sent electronically via ACH to an account at another financial institution. The "Annual Percentage Yield", in accordance with government regulations, assumes interest will remain on deposit until maturity. A withdrawal will reduce earnings.

**Deposit Rules:** After your certificate of deposit is opened, you may not make additional deposits into the account. At maturity, you or we may close the account without advance notice.

**Early withdrawal Penalties:**

**We do not let you withdraw money from your account before maturity without a penalty if any or all of the account holders die or are determined legally incompetent by a court or other administrative body of competent jurisdiction. However, if you make a partial withdrawal from your certificate of deposit, we will only charge an early withdrawal penalty on the amount withdrawn.**

On accounts with terms of less than 24 months	90 days interest
On accounts with terms of 24 months to less than 36 months	180 days interest
On accounts with terms of 36 months to less than 48 months	270 days interest
On accounts with terms of 48 months to less than 60 months	365 days interest
On accounts with terms of 60 months or greater	730 days interest



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