

PERSONAL MONEY MARKET ACCOUNT

RATES AS OF JANUARY 30, 2012

Balance	Interest Rate	Annual Percentage Yield	Minimum balance to open account and obtain Annual Percentage Yield
\$500- \$24,999.99	0.25%	0.25%	\$500
\$25,000- \$49,999.99	0.40%	0.40%	\$25,000
\$50,000- \$99,999.99	0.50%	0.50%	\$50,000
\$100,000- \$249,999.99	0.65%	0.65%	\$100,000
\$250,000 +	0.85%	0.85%	\$250,000

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: Your initial interest rate is the rate disclosed to you in a separate Truth in Savings Disclosure. We will change the rates on your Money Market Account from time to time, at our sole discretion. Your rate can also be affected by fluctuations in your account balance.

Interest Calculations and Payments: We will pay interest on your account at the annual rate specified on our rate sheets published on our web site (www.shelterbank.com) from time to time. Interest on your account will be calculated using the daily balance and the actual / actual simple interest method. Interest will be compounded daily and credited to your account monthly.

Minimum Balance Requirements: You will earn interest on any day that you have an ending ledger balance of \$500.00 or greater. If your account balance falls below \$500.00 at any time during a month, you will be assessed a monthly service charge of \$5.00.

Maximum Withdrawals Per Month: You may make no more than 6 withdrawals or transfer transactions (withdrawals) of any type from your account during any month. If you exceed 6 withdrawals per month, your account may be subject to closure by us, or we may take away or limit your capability to make withdrawals. If you exceed the maximum number of total withdrawals in any given month, you will also be charged \$25.00 per excess transaction.

Additional Fees:

Insufficient Funds Fee \$25 per item
Stop Payment fee \$25 per item



Just What You Need...

