

P.O. Box 430  
 Bellaire, TX 77402-0430  
 Phone (713) 432-0038 or Wilcrest Branch (713) 532-7570 or Downtown Branch (713) 650-3400

**SAVINGS RATES  
 IN EFFECT 2-01-2012 THRU 2-29-2012**

		<u>MINIMUM BALANCE</u> (to earn dividends)	<u>RATE</u>	<u>APY*</u>
1.	REG SHARE ACCT (SAVINGS) (as of last <b>monthly</b> dividend declared for period ending 1/31/12)	\$ 50	0.75%	0.75%
2.	IRA SHARES (as of last <b>monthly</b> dividend declared for period ending 1/31/12)	\$ 50	1.00%	1.00%
3.	SHARE DRAFT (CHECKING) (as of last <b>monthly</b> dividend declared for period ending 1/31/12)	\$ 300	0.35%	0.35%
4.	MONEY MARKET SHARES (as of last <b>monthly</b> dividend declared for period ending 1/31/12)	\$5,000	1.00%	1.00%
5.	SHARE CERTIFICATES	*****RATES ARE SUBJECT TO CHANGE WEEKLY*****:		
	<u>TERM</u>	<u>MIN BALANCE</u>	<u>SHARE CD's &amp; IRA CD's RATES</u>	<u>APY*</u>
	13 WK (3 MOS)	\$ 500	0.75%	0.75%
<b>PREFERRED &amp; JUMBO</b>	<b>13 WK (3 MOS)</b>	<b>\$ 50,000</b>	<b>0.80%</b>	<b>0.80%</b>
	26 WK (6 MOS)	\$ 500	0.80%	0.80%
<b>PREFERRED &amp; JUMBO</b>	<b>26 WK (6 MOS)</b>	<b>\$ 50,000</b>	<b>0.85%</b>	<b>0.85%</b>
	1 YR (12 MOS)	\$ 500	1.10%	1.10%
<b>PREFERRED &amp; JUMBO</b>	<b>1 YR (12 MOS)</b>	<b>\$ 50,000</b>	<b>1.15%</b>	<b>1.15%</b>
	2 1/2 YRS (30 MOS)	\$ 500	1.30%	1.30%
<b>PREFERRED &amp; JUMBO</b>	<b>2 1/2 YRS (30 MOS)</b>	<b>\$ 50,000</b>	<b>1.35%</b>	<b>1.35%</b>
	5 YRS (60 MOS)	\$ 500	1.94%	1.95%
<b>PREFERRED &amp; JUMBO</b>	<b>5 YRS (60 MOS)</b>	<b>\$ 50,000</b>	<b>1.98%</b>	<b>2.00%</b>

\* ANNUAL PERCENTAGE YIELD (APY) ASSUMES DIVIDEND IS PAID/COMPOUNDED TO CD MONTHLY. PREFERRED CD balance: \$ 50,000 - \$ 99,999 & JUMBO CD balance: \$ 100,000 + PLUS.

**SUBSTANTIAL INTEREST PENALTY FOR EARLY WITHDRAWAL**

(With the exception of early withdrawal due to death of primary certificate holder.)

3 MONTH CD's HAVE A 45-DAY INTEREST PENALTY.

6 MONTH & 1 YEAR CD's HAVE A 90-DAY INTEREST PENALTY.

2 1/2 YEAR (30 MONTH) CD's HAVE A 6 MONTH INTEREST PENALTY.

5-YEAR (60 MONTH) CD's HAVE A 12-MONTH INTEREST PENALTY.

**RATES ARE SUBJECT TO CHANGE AT ANY TIME WITHOUT NOTICE AT BOARD DISCRETION.**

