

ASSOCIATION RATES

Citizens Savings and Loan Association, FSB Leavenworth, and Basehor

This Rate Chart contains information about interest rates and annual percentage yields for some of the accounts we offer.

| <i>Account Product Name</i> | <i>Minimum Opening Deposit</i> | <i>Minimum Balance to Obtain Annual Percentage Yield</i> | <i>Interest Rate</i> | <i>Annual Percentage Yield</i> |
|---|--------------------------------|--|----------------------|--------------------------------|
| All American Checking^b | \$50.00 | \$ 0.01 ^c | .10% | .10% |
| Patriot I^b | \$50.00 | \$ 0.01 ^c | .10% | .10% |
| 50 Plus Checking^b | \$50.00 | \$ 0.01 ^c | .10% | .10% |
| Money Market^b | \$1,000.00 | \$100.00 ^c | | |
| Daily Balances of: | \$100.00-2,499.99 | | .25% | .25% |
| | \$2,500.00-9,999.99 | | .25% | .25% |
| | \$10,000.00-24,999.99 | | .75% | .75% |
| | \$25,000.00-49,999.99 | | 1.00% | 1.00% |
| | \$50,000.00 and up | | 1.00% | 1.00% |
| Junior Club^b | \$25.00 | \$10.00 ^c | .50% | .50% |
| Golden Passbook Savings^b | \$10.00 | \$10.00 ^c | .50% | .50% |
| Statement Savings^b | \$50.00 | \$10.00 ^c | .50% | .50% |
| Christmas Club^b | \$10.00 | \$10.00 ^c | .50% | .50% |
| 91 Day Certificate of Deposit^a | \$1,000.00 | \$1,000.00 ^c | .55% | .55% |
| 6 Month Certificate of Deposit^a | \$1,000.00 | \$1,000.00 ^c | .75% | .75% |
| 7 Month Certificate of Deposit^a | \$10,000.00 | \$10,000.00 ^c | .75% | .75% |
| One Year Certificate of Deposit^a | \$500.00 | \$500.00 ^c | | |
| Daily Balances of: | \$500.00-4,999.99 | | 1.00% | 1.00% |
| | \$5,000.00-500,000.00 | | 1.25% | 1.25% |
| Two Year Certificate of Deposit^a | \$500.00 | \$500.00 ^c | 1.64% | 1.65% |
| Three Year Certificate of Deposit^a | \$500.00 | \$500.00 ^c | 1.99% | 2.00% |
| Four Year Certificate of Deposit^{a,b} | \$500.00 | \$500.00 ^c | 2.38% | 2.40% |
| Five Year Certificate of Deposit^a | \$500.00 | \$500.00 ^c | 2.48% | 2.50% |
| Six Year Certificate of Deposit^a | \$500.00 | \$500.00 ^c | 2.97% | 3.00% |
| One Year IRA Certificate of Deposit^a | \$500.00 | \$500.00 ^c | | |
| Daily Balances of: | \$500.00-4,999.99 | | 1.00% | 1.00% |
| | \$5,000.00-500,000.00 | | 1.25% | 1.25% |
| Two Year IRA Certificate of Deposit^a | \$500.00 | \$500.00 ^c | 1.64% | 1.65% |
| Three Year IRA Certificate of Deposit^a | \$500.00 | \$500.00 ^c | 1.99% | 2.00% |
| Four Year IRA Certificate of Deposit^{a,b} | \$500.00 | \$500.00 ^c | 2.38% | 2.40% |
| Five Year IRA Certificate of Deposit^a | \$500.00 | \$500.00 ^c | 2.48% | 2.50% |
| Six Year IRA Certificate of Deposit^a | \$500.00 | \$500.00 ^c | 2.97% | 3.00% |

a) A penalty may be imposed for early withdrawal.

b) The interest rate and annual percentage yield may change after account opening.

c) Daily balance. The amount of the principal in the account each day.

Fees could reduce the earnings on the account.

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Interest Rates and Annual Percentage Yields are current as of February 24, 2010.

Member
FDIC