

ASSOCIATION RATES
Citizens Savings and Loan Association, FSB
Leavenworth and Basehor
Member FDIC

<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		.10%	.10%
	\$2,500.00-\$9,999.99		.25%	.25%
	\$10,000.00-\$24,999.99		.25%	.25%
	\$25,000.00-\$49,999.99		.30%	.30%
	\$50,000.00 and up		.40%	.40%
Junior Club ^b	\$25.00	\$10.00 ^c	.25%	.25%
Golden Passbook Savings ^b	\$10.00	\$10.00 ^c	.25%	.25%
Statement Savings ^b	\$50.00	\$10.00 ^c	.25%	.25%
Christmas Club ^b	\$10.00	\$10.00 ^c	.25%	.25%
91 Day Certificate of Deposit ^a	\$1,000.00	\$1,000.00 ^c	.15%	.15%
6 Month Certificate of Deposit ^a	\$1,000.00	\$1,000.00 ^c	.30%	.30%
7 Month Certificate of Deposit ^a	\$10,000.00	\$10,000.00 ^c	.30%	.30%
One Year Certificate of Deposit/IRA ^a	\$500.00	\$500.00 ^c		
Daily Balances of:	\$500.00-\$4,999.99		.30%	.30%
	\$5,000.00-\$500,000.00		.70%	.70%
Two Year Certificate of Deposit/IRA ^a	\$500.00	\$500.00 ^c	.90%	.90%
Three Year Certificate of Deposit/IRA ^a	\$500.00	\$500.00 ^c	1.10%	1.10%
Four Year Certificate of Deposit/IRA ^{a,b}	\$500.00	\$500.00 ^c	1.20%	1.20%
Five Year Certificate of Deposit/IRA ^a	\$500.00	\$500.00 ^c	1.69%	1.70%
Six Year Certificate of Deposit/IRA ^a	\$500.00	\$500.00 ^c	1.99%	2.00%

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.

Please feel free to contact us!

Home Office 913-727-1040

Downtown Office 913-682-3232

Basehor Office 913-724-2050

KC Line 913-441-1150; Toll Free 1-800-298-5570

www.citizensfsb.com

Email: info@citizensfsb.com

Interest Rates and Annual Percentage Yields are current as of February 22, 2012.