



315 Turnpike Street • North Andover, Massachusetts 01845 • Phone 978-837-5214 • Fax 978-837-5014

SHARE CERTIFICATE RATES
As of January 24, 2012

Share Certificate Term	Minimum Deposit	Dividend Rate	Annual Percentage Yield
6 Month	\$2,500 *	0.75%	0.75%
1 Year	\$2,500 *	1.00%	1.00%
18 Month	\$2,500 *	1.10%	1.10%
2 Years	\$2,500 *	1.25%	1.26%
30 Month	\$2,500*	1.25%	1.26%
3 Year	\$2,500 *	1.40%	1.41%
4 Year	\$2,500 *	1.50%	1.51%

* Please call for rate on Certificates over \$50,000.

Note: Rates subject to change without notice.