



RATES and ANNUAL PERCENTAGE YIELDS
Current as of August 19, 2010

Account Product Name	Minimum Balance to Obtain APY	Interest Rate	Annual Percentage Yield (APY)
CURRENT RATES			
Grand Free Checking PLUS	\$1,000	.05%	.05%
Regular Savings	\$500	.20%	.20%
Grand Cash Mgmt Acct	\$2,000		
Daily Balances of:			
\$ 2,000 - \$9,999.99		.30%	.30%
\$10,000 - \$24,999.99		.50%	.50%
\$25,000 - \$49,999.99		.60%	.60%
\$50,000+		.70%	.70%
Grand Investor Checking	\$25,000		
\$25,000 - \$49,999.99		.20%	.20%
\$50,000 - \$99,999.99		.50%	.50%
\$100,000+		.70%	.70%
Grand Adventures Checking	\$2,000		
\$2,000 - \$9,999.99		.05%	.05%
\$10,000 - \$24,999.99		.15%	.15%
\$25,000 - \$49,999.99		.40%	.40%
\$50,000+		.55%	.55%
7 – 30 Days CD	\$1,000	.40%	.40%
3 Month CD	\$1,000	.50%	.50%
6 Month CD	\$1,000	.85%	.85%
12 Month CD	\$1,000	1.00%	1.00%
18 Month CD	\$1,000	1.24%	1.25%
24 Month Step Up	\$1,000	1.39%	1.40%
36 Month CD	\$1,000	1.74%	1.75%
48 Month CD	\$1,000	1.89%	1.90%

Fees could reduce the earnings on the account.
For current rate information call:

Tulsa
918.491.9700

Claremore
918.342.1000

Bixby
918.369.6600



FDIC deposit insurance temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2013.