DROP INTEREST RATES

Plan Year	Annual Interest rate	Monthly Interest Rate
October 1, 1997	24.31%	1.83%
October 1, 1998	2.71%	0.22%
October 1, 1999	16.09%	1.25%
October 1, 2000	12.49%	0.99%
October 1, 2001	-13.82%	-1.23%
October 1, 2002	-9.35%	-0.81%
October 1, 2003	13.62%	1.07%
October 1, 2004	8.61%	0.69%
October 1, 2005	18.88%	1.45%
October 1, 2006	6.00%	0.49%
October 1, 2007	11.94%	0.94%
October 1, 2008	-14.17%	-1.27%
October 1, 2009	-0.73%	-0.06%
October 1, 2010	6.00%	0.49%
October 1, 2011	0.34%	0.03%
October 1, 2012	12.15%	0.96%
October 1, 2013	9.99%	0.80%
October 1, 2014	5.47%	0.44%
October 1, 2015	-4.54%	-0.39%
October 1, 2016	6.13%	0.50%
October 1, 2017	10.33%	0.82%
October 1, 2018	6.47%	0.52%
October 1, 2019	2.80%	0.23%
October 1, 2020	5.00%	0.41%
October 1, 2021	19.71%	1.51%
October 1, 2022	-12.29%	-1.09%
October 1, 2023	8.66%	0.69%
October 1, 2024	16.86%	1.31%
October 1, 2025	8.77%	0.70%