



Week of February 02, 2012 THRU February 08, 2012

VARIABLE RATE SUBORDINATED DEBENTURES*

INTEREST ADJUSTMENT PERIOD(a)	EFFECTIVE YIELD(b)	INTEREST RATE(c)	MINIMUM INVESTMENT AMOUNT
1 Month	2.02	2.00	\$500
3 Months	2.02	2.00	\$500
6 Months	2.53	2.50	\$500
1 Year	2.79	2.75	\$500
2 Years	3.30	3.25	\$500
4 Years	3.56	3.50	\$500

- (a) At the end of this period, the interest rate will be adjusted. Debentures mature four years from their date of issue, subject to earlier redemption as provided for therein. Redemption at any other time other than during the grace period is at the discretion of the Company and is subject to an interest penalty. Absent redemption by the holder at maturity, the term of the Debenture will be extended for one four-year period, subject to the same redemption rights.
- (b) Compounded daily based on a 365/366 day year.
- (c) Interest is earned daily and will be paid promptly upon a holder's request. Otherwise principal and interest are payable at maturity.

SENIOR DEMAND NOTES*

A Senior Demand Note account may be opened with a minimum investment of \$25. Senior Demand Notes may only be purchased by Georgia residents, and other restrictions may apply. Checkwriting option available.

DAILY BALANCE	\$1 - 2,499	\$2,500 - 9,999	\$10,000 - 49,999	\$50,000 - 99,999	\$100,000 & over
EFFECTIVE YIELD(a)	1.92	1.92	2.17	2.17	2.17
INTEREST RATE	1.90	1.90	2.15	2.15	2.15

- (a) Compounded daily based on a 365/366 day year.

COMMERCIAL PAPER \$50,000 Minimum

TERM	INTEREST RATE (SIMPLE)
30 - 59 Days	2.25
60 - 89 Days	2.25
90 - 179 Days	2.75
180 - 260 Days	4.00

*This is not an offer to sell, or the solicitation of an offer to purchase these securities. Any offer or sale will be made only by a Prospectus, which is available by visiting us at 135 E. Tugalo St, Toccoa, GA, by writing us at PO Box 880, Toccoa, GA 30577, or by calling us at 706-886-7571 or 800-282-0709 (in GA) or 800-700-7943 (outside of GA).

We are not a bank. These investments are not bank deposits or obligations and are not insured by the FDIC, SIPC or any other federal or state agency. Investors must rely solely on the Company's ability to pay principal and interest on its securities.