



NUMBER
<0000>

PAR VALUE
<10.000>

<THE BANK NAME>

THIS CERTIFIES that <shareholder name> is the owner of <no. of shares> Shares of the Common Stock of <name of bank> (“the Bank”), a savings bank chartered by the Office of Thrift Supervision, Department of the Treasury.

This Certificate is transferable only on the books of the Bank upon the surrender of the same, properly endorsed. The interest in said Bank represented by this certificate may not be retired or withdrawn except as provided in the Charter and Bylaws of this Bank.

THIS SECURITY IS NOT A DEPOSIT OR ACCOUNT AND IS NOT FEDERALLY INSURED OR GUARANTEED.

IN WITNESS WHEREOF, <the Bank Name> has caused this certificate to be executed by its duly authorized officers and has caused its seal to be hereunto affixed this < day > day of <Month >, 20 .

Corporate Secretary

President and Chief Executive Officer

FULLY PAID AND NON-ASSESSABLE
SHARES OF COMMON STOCK



PAR VALUE <0.00> PER SHARE