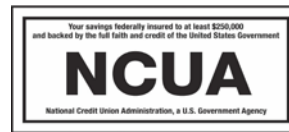


Southeast Financial CREDIT UNION



These Dividend Rates & Annual Percentage Yields Are Accurate As Of :

Wednesday, February 01, 2012

Share Savings and Money Market Accounts

	<u>RATE</u>	Annual Percentage Yield	Minimum To Obtain Rate / APY	
Savings Accounts	0.100%	0.100%	\$300.00	Variable Rate Calculated On Daily Balance - No Dividends Earned If Balance Falls Below \$300.00
Christmas Club Accounts	0.100%	0.100%	\$25.00	Variable Rate Calculated On Daily Balance - No Dividends Earned If Balance Falls Below \$25.00
Money Market Account &	0.300%	0.300%	\$50,000.00	Variable Rate Calculated On Daily Balance
	0.200%	0.200%	\$25,000.00	
Health Savings Accounts	0.200%	0.200%	\$10,000.00	Variable Rate Calculated On Daily Balance
	0.100%	0.100%	\$2,500.00	
	0.000%	0.000%	\$1.00	
IRA Contributory	0.300%	0.300%	\$1.00	Variable Rate Paid Monthly
Prestige Checking	0.100%	0.100%	\$3,500.00	Variable Rate Calculated On Daily Balance - No Dividends Earned If Balance Falls Below \$500.00
	0.100%	0.100%	\$2,000.00	
	0.000%	0.000%	\$500.00	
Business Checking	0.150%	0.150%	\$50,000.00	Variable Rate Calculated On Daily Balance - No Dividends Earned If Balance Falls Below \$50,000.00

Term Share Certificates & IRA's :

Certificate Rates Are Subject To Change Without Notice

	<u>Term Share Certificate Rates</u>				<u>IRA Term Share Certificate Rates</u>			
	Minimum \$500 Rate	Annual % YIELD	Minimum \$5000 Rate	Annual % YIELD	Minimum \$500 Rate	Annual % YIELD	Minimum \$5000 Rate	Annual % YIELD
91 Days	0.3999%	0.40%	0.3999%	0.40%	0.3999%	0.40%	0.3999%	0.40%
6 Months	0.4998%	0.50%	0.4998%	0.50%	0.4998%	0.50%	0.4998%	0.50%
12 Months	0.7499%	0.75%	0.7499%	0.75%	0.7499%	0.75%	0.7499%	0.75%
18 Months	0.8898%	0.89%	0.8898%	0.89%	0.8898%	0.89%	0.8898%	0.89%
24 Months	0.9998%	1.00%	0.9998%	1.00%	0.9998%	1.00%	0.9998%	1.00%
30 Months	1.0901%	1.10%	1.0901%	1.10%	1.0901%	1.10%	1.0901%	1.10%
36 Months	1.1900%	1.20%	1.1900%	1.20%	1.1900%	1.20%	1.1900%	1.20%
48 Months	1.2900%	1.30%	1.2900%	1.30%	1.2900%	1.30%	1.2900%	1.30%
60 Months	1.4900%	1.50%	1.4900%	1.50%	1.4900%	1.50%	1.4900%	1.50%

For maturities less than 1 year, yields are calculated on reinvestment at the same rate.

Penalty For Early Withdrawal:

[12 Months Or Less = 31 Days Dividends]
[18 Months Or More = 90 Days Dividends]

All dividend rates and annual percentage yields may change as determined by the Credit Union Board Of Directors.