



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

Monday, May 03, 2010

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
	0.750%	0.753%	\$50,000.00	
Money Market Account	0.650%	0.652%	\$25,000.00	
&	0.450%	0.451%	\$10,000.00	Variable Rate Calculated On Daily Balance
Health Savings Accounts	0.250%	0.250%	\$2,500.00	
	0.000%	0.000%	\$1.00	
IRA Contributory	0.250%	0.250%	\$1.00	Variable Rate Paid Monthly
	0.150%	0.150%	\$3,500.00	
Prestige Checking	0.100%	0.100%	\$2,000.00	Variable Rate Calculated On Daily Balance - No Dividends Earned If Balance Falls Below \$500.00
	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	0.340%	0.341%	0.490%	0.491%	0.340%	0.341%	0.490%	0.491%
6 Months	0.540%	0.541%	0.690%	0.692%	0.540%	0.541%	0.690%	0.692%
12 Months	0.940%	0.944%	1.090%	1.095%	0.940%	0.944%	1.090%	1.095%
18 Months	1.140%	1.146%	1.290%	1.298%	1.140%	1.146%	1.290%	1.298%
24 Months	1.340%	1.348%	1.490%	1.500%	1.340%	1.348%	1.490%	1.500%
30 Months	1.540%	1.551%	1.690%	1.703%	1.340%	1.348%	1.490%	1.500%
36 Months	1.840%	1.856%	1.990%	2.008%	1.340%	1.348%	1.490%	1.500%
48 Months	2.340%	2.365%	2.490%	2.519%	1.340%	1.348%	1.490%	1.500%
60 Months	2.540%	2.570%	2.690%	2.723%	1.340%	1.348%	1.490%	1.500%

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.