



Rates Effective From: 03/12/2010

**SAVINGS AND REGULAR CHECKING ACCOUNTS**

ACCOUNT TYPE	\$100 - \$2,499			\$2,500 - \$4,999		\$5,000 +	
	Minimum Balance to Open	Dividend Rate *	APY **	Dividend Rate *	APY **	Dividend Rate *	APY **
<b>SAVINGS &amp; HOLIDAY SAVINGS</b>	\$25.00	0.15%	0.15%	0.20%	0.20%	0.25%	0.25%
	\$0 - \$2,499			\$2,500 - \$4,999		\$5,000 +	
	Minimum Balance to Open	Dividend Rate *	APY **	Dividend Rate *	APY **	Dividend Rate *	APY **
<b>KID AND TEEN ACCOUNTS</b>	\$25.00	0.15%	0.15%	0.20%	0.20%	0.25%	0.25%
	Minimum Balance to Open	Dividend Rate *	APY **				
	Minimum Balance to Open	Dividend Rate *	APY **				
<b>FREE CHECKING</b>	\$25.00	0%	0%				
	Minimum Balance to Open	Dividend Rate *	APY **				
	Minimum Balance to Open	Dividend Rate *	APY **				
<b>CHECKING PLUS</b>	\$25.00	0.15%	0.15%				

**AMPLIFIED CHECKING ACCOUNTS**

ACCOUNT TIER	\$0 - \$4,999			\$5,000 - \$14,999		\$15,000 - \$49,999		\$50,000 - \$99,999		\$100,000 +	
	Minimum to Open	Dividend Rate *	APY **	Dividend Rate *	APY **	Dividend Rate *	APY **	Dividend Rate *	APY **	Dividend Rate *	APY **
<b>AMPLIFIED CHECKING</b>	\$100.00	0.60%	0.60%	0.65%	0.65%	0.70%	0.70%	0.99%	1.00%	1.01%	1.02%
<b>AMPLIFY BUSINESS CHECKING</b>	\$25.00	0.20%	0.20%	0.25%	0.25%	0.50%	0.50%	0.75%	0.75%	0.75%	0.75%

**MONEY MARKET ACCOUNT**

ACCOUNT TYPE	\$1000 - \$14,999			\$15,000 - \$49,999		\$50,000 - \$99,999		\$100,000 - \$199,999		\$200,000 +	
	Minimum Balance	Dividend Rate *	APY	Dividend Rate *	APY	Dividend Rate *	APY	Dividend Rate *	APY	Dividend Rate *	APY
<b>MONEY MARKET ADVANTAGE</b>	\$1,000.00	0.85%	0.85%	0.99%	1.00%	1.09%	1.10%	1.14%	1.15%	1.19%	1.20%

**MONEY MARKET ACCOUNT TYPES NO LONGER AVAILABLE**

	Minimum Balance - \$24,999			\$25,000 - \$49,999		\$50,000 +	
	Minimum Balance †	Dividend Rate *	APY	Dividend Rate *	APY	Dividend Rate *	APY
<b>MONEY MARKET EXTRA</b> (no longer available to open)	\$15,000.00	0.70%	0.70%	0.80%	0.80%	0.99%	1.00%
<b>MONEY MARKET</b> (no longer available to open)	\$1,000.00	0.60%	0.60%	0.70%	0.70%	0.99%	1.00%

**BUSINESS MONEY MARKET ACCOUNT**

ACCOUNT TYPE	Minimum Balance - \$24,999			\$25,000 - \$49,999		\$50,000 - \$99,999		\$100,000 +	
	Minimum Balance †	Dividend Rate *	APY	Dividend Rate *	APY	Dividend Rate *	APY	Dividend Rate *	APY
<b>BUSINESS MONEY MARKET</b>	\$5,000.00	0.75%	0.75%	0.90%	0.90%	0.99%	1.00%	1.01%	1.02%

**STEP-UP SHARE CERTIFICATES**

Step-up once with a 24 Month, or twice with a 60 Month term!

TERM	\$500 - \$9,999		\$10,000 - \$24,999		\$25,000 - \$49,999		\$50,000 - \$99,999		\$100,000 +	
	Dividend Rate*	APY**	Dividend Rate*	APY**	Dividend Rate*	APY**	Dividend Rate*	APY**	Dividend Rate*	APY**
<b>60 Months</b>	1.74%	1.75%	2.23%	2.25%	2.33%	2.35%	2.48%	2.50%	2.72%	2.75%
<b>24 Months</b>	1.145%	1.15%	1.59%	1.60%	1.69%	1.70%	1.79%	1.80%	1.89%	1.90%

### SHARE CERTIFICATES

TERM	\$500 - \$9,999		\$10,000 - \$24,999		\$25,000 - \$49,999		\$50,000 - \$99,999		\$100,000 +	
	Dividend Rate*	APY**	Dividend Rate*	APY**	Dividend Rate*	APY**	Dividend Rate*	APY**	Dividend Rate*	APY**
<b>60 Months</b>	1.985%	2.00%	2.48%	2.50%	2.58%	2.60%	2.72%	2.75%	2.97%	3.00%
<b>48 Months</b>	1.74%	1.75%	2.28%	2.30%	2.33%	2.35%	2.38%	2.40%	2.48%	2.50%
<b>36 Months</b>	1.49%	1.50%	2.08%	2.10%	2.13%	2.15%	2.18%	2.20%	2.23%	2.25%
<b>24 Months</b>	1.24%	1.25%	1.69%	1.70%	1.79%	1.80%	1.89%	1.90%	1.99%	2.00%
<b>18 Months</b>	1.00%	1.00%	1.29%	1.30%	1.34%	1.35%	1.39%	1.40%	1.49%	1.50%
<b>12 Months</b>	1.00%	1.00%	1.29%	1.30%	1.34%	1.35%	1.39%	1.40%	1.49%	1.50%
<b>9 Months</b>	0.75%	0.75%	1.00%	1.00%	1.05%	1.05%	1.10%	1.10%	1.15%	1.15%
<b>6 Months</b>	0.75%	0.75%	1.00%	1.00%	1.05%	1.05%	1.10%	1.10%	1.14%	1.15%
<b>3 Months</b>	0.50%	0.50%	0.75%	0.75%	0.80%	0.80%	0.90%	0.90%	1.00%	1.00%
<b>1 Month</b>	0.25%	0.25%	0.35%	0.35%	0.40%	0.40%	0.45%	0.45%	0.50%	0.50%

### IRA & ROTH IRA SHARE CERTIFICATES / IRA SHARE

TERM / ACCOUNT	\$500 - \$9,999		\$10,000 - \$24,999		\$25,000 - \$49,999		\$50,000 - \$99,999		\$100,000 +	
	Dividend Rate*	APY**	Dividend Rate*	APY**	Dividend Rate*	APY**	Dividend Rate*	APY**	Dividend Rate*	APY**
<b>60 Months</b>	2.08%	2.10%	2.57%	2.60%	2.66%	2.70%	2.81%	2.85%	3.05%	3.10%
<b>30 Months</b>	1.59%	1.60%	2.18%	2.20%	2.23%	2.25%	2.27%	2.30%	2.32%	2.35%
<b>18 Months</b>	1.09%	1.10%	1.39%	1.40%	1.44%	1.45%	1.49%	1.50%	1.59%	1.60%
<b>12 Months</b>	1.09%	1.10%	1.39%	1.40%	1.44%	1.45%	1.49%	1.50%	1.59%	1.60%
	Minimum Balance to Open		Dividend Rate *		APY **					
<b>IRA SHARE</b>	\$25.00		1.00%		1.00%					

### COVERDELL EDUCATION SAVINGS ACCOUNTS (CESA)

TERM / ACCOUNT TYPE	Minimum Balance to Open	Dividend Rate *	APY **
<b>30 Months</b>	\$500.00	1.59%	1.60%
<b>18 Months</b>	\$500.00	1.09%	1.10%
<b>12 Months</b>	\$500.00	1.09%	1.10%
<b>CESA</b>	\$25.00	1.00%	1.00%

\* **RATE INFORMATION:** The Dividend Rate and APY (Annual Percentage Yield) may change at any time, as determined by the Credit Union Board of Directors. Nature of Dividends: dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. Early withdrawal on the term certificates could result in a substantial penalty. Please refer to the [Share Account Rate Disclosure](#) and the [Certificate Account Rate Disclosure](#) for further information relating to the above products. Fees assessed on accounts could reduce earnings on those accounts. Please refer to the [Fee Schedule](#) for further information.