



Rates Effective From: 10/01/2009

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 **
SAVINGS & HOLIDAY SAVINGS	\$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 **
KID AND TEEN ACCOUNTS	\$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 **				
FREE CHECKING	\$25.00	0%	0%				
	Minimum Balance to Open	Dividend Rate *	APY **				
	Minimum Balance to Open	Dividend Rate *	APY **				
CHECKING PLUS	\$25.00	0.20%	0.20%				

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 **
AMPLIFIED CHECKING	\$100.00	0.99%	1.00%	1.01%	1.02%	1.04%	1.05%	1.06%	1.07%	1.09%	1.10%
AMPLIFY BUSINESS CHECKING	\$25.00	0.20%	0.20%	0.25%	0.25%	0.50%	0.50%	0.99%	1.00%	0.99%	1.00%

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
MONEY MARKET ADVANTAGE	\$1,000.00	1.04%	1.05%	1.06%	1.07%	1.09%	1.10%	1.11%	1.12%	1.14%	1.15%

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
MONEY MARKET EXTRA (no longer available to open)	\$15,000.00	1.01%	1.02%	1.04%	1.05%	1.09%	1.10%
MONEY MARKET (no longer available to open)	\$1,000.00	0.99%	1.00%	1.01%	1.02%	1.04%	1.05%

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
BUSINESS MONEY MARKET	\$5,000.00	0.99%	1.00%	1.04%	1.05%	1.09%	1.10%	1.14%	1.15%

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**
60 Months	1.99%	2.00%	2.33%	2.35%	2.43%	2.45%	2.58%	2.60%	2.72%	2.75%
24 Months	1.390%	1.40%	1.79%	1.80%	1.89%	1.90%	1.99%	2.00%	2.13%	2.15%

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**
60 Months	2.23%	2.25%	2.58%	2.60%	2.67%	2.70%	2.82%	2.85%	2.97%	3.00%
48 Months	1.99%	2.00%	2.33%	2.35%	2.48%	2.50%	2.57%	2.60%	2.72%	2.75%
36 Months	1.74%	1.75%	2.13%	2.15%	2.23%	2.25%	2.33%	2.35%	2.478%	2.50%
24 Months	1.49%	1.50%	1.89%	1.90%	1.99%	2.00%	2.085%	2.10%	2.23%	2.25%
18 Months	1.24%	1.25%	1.49%	1.50%	1.54%	1.55%	1.64%	1.65%	1.74%	1.75%
12 Months	1.24%	1.25%	1.49%	1.50%	1.54%	1.55%	1.64%	1.65%	1.74%	1.75%
9 Months	1.00%	1.00%	1.10%	1.10%	1.15%	1.15%	1.198%	1.20%	1.24%	1.25%
6 Months	1.00%	1.00%	1.10%	1.10%	1.14%	1.15%	1.19%	1.20%	1.24%	1.25%
3 Months	0.50%	0.50%	0.75%	0.75%	0.80%	0.80%	0.90%	0.90%	1.00%	1.00%
1 Month	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**
60 Months	2.32%	2.35%	2.66%	2.70%	2.758%	2.80%	2.91%	2.95%	3.05%	3.10%
30 Months	1.83%	1.85%	2.23%	2.25%	2.32%	2.35%	2.42%	2.45%	2.57%	2.60%
18 Months	1.34%	1.35%	1.59%	1.60%	1.64%	1.65%	1.74%	1.75%	1.83%	1.85%
12 Months	1.34%	1.35%	1.59%	1.60%	1.64%	1.65%	1.73%	1.75%	1.83%	1.85%
	Minimum Balance to Open		Dividend Rate *	APY **						
IRA SHARE	\$25.00		1.00%	1.00%						

COVERDELL EDUCATION SAVINGS ACCOUNTS (CESA)

TERM / ACCOUNT TYPE	Minimum Balance to Open	Dividend Rate *	APY **
30 Months	\$500.00	1.83%	1.85%
18 Months	\$500.00	1.34%	1.35%
12 Months	\$500.00	1.34%	1.35%
CESA	\$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.