



Rates Effective From: 11/14/2008

**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	0.80%	0.80%	0.90%	0.90%	1.00%	1.00%
	\$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	0.80%	0.80%	0.90%	0.90%	1.00%	1.00%
	Minimum Balance to Open	Dividend Rate *	APY **				
<b>CHECKING PLUS</b>	\$0.00	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 **
<b>AMPLIFIED CHECKING</b>	\$100.00	1.98%	2.00%	2.03%	2.05%	2.08%	2.10%	2.27%	2.30%	2.47%	2.50%
<b>AMPLIFY BUSINESS CHECKING</b>	\$0.00	1.095%	1.10%	2.08%	2.10%	2.48%	2.50%	3.06%	3.10%	3.06%	3.10%

**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	1.98%	2.00%	2.18%	2.20%	2.47%	2.50%	2.71%	2.75%	3.29%	3.35%

**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	1.98%	2.00%	2.08%	2.10%	2.18%	2.20%
<b>MONEY MARKET</b> (no longer available to open)	\$1,000.00	1.98%	2.00%	2.03%	2.05%	2.08%	2.10%

**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	2.96%	3.00%	3.44%	3.50%	3.68%	3.75%	3.92%	4.00%

**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>	3.21%	3.25%	3.70%	3.75%	3.75%	3.80%	3.80%	3.85%	3.94%	4.00%
<b>24 Months</b>	3.11%	3.15%	3.36%	3.40%	3.455%	3.50%	3.60%	3.65%	3.84%	3.90%

## 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>	3.45%	3.50%	3.94%	4.00%	3.99%	4.05%	4.04%	4.10%	4.18%	4.25%
<b>48 Months</b>	3.36%	3.40%	3.70%	3.75%	3.94%	4.00%	3.99%	4.05%	4.04%	4.10%
<b>36 Months</b>	3.31%	3.35%	3.55%	3.60%	3.70%	3.75%	3.94%	4.00%	3.99%	4.05%
<b>24 Months</b>	3.21%	3.25%	3.455%	3.50%	3.55%	3.60%	3.7%	3.75%	3.94%	4.00%
<b>18 Months</b>	3.21%	3.25%	3.36%	3.40%	3.46%	3.50%	3.55%	3.60%	3.70%	3.75%
<b>12 Months</b>	3.21%	3.25%	3.36%	3.40%	3.45%	3.50%	3.55%	3.60%	3.70%	3.75%
<b>9 Months</b>	3.06%	3.10%	3.26%	3.30%	3.36%	3.40%	3.46%	3.50%	3.55%	3.60%
<b>6 Months</b>	3.065%	3.10%	3.26%	3.30%	3.36%	3.40%	3.45%	3.50%	3.55%	3.60%
<b>3 Months</b>	2.57%	2.60%	2.77%	2.80%	2.97%	3.00%	3.06%	3.10%	3.16%	3.20%
<b>1 Month</b>	1.98%	2.00%	2.23%	2.25%	2.37%	2.40%	2.47%	2.50%	2.72%	2.75%

## 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>	3.68%	3.75%	4.16%	4.25%	4.21%	4.30%	4.26%	4.35%	4.40%	4.50%
<b>30 Months</b>	3.54%	3.60%	3.78%	3.85%	3.92%	4.00%	4.16%	4.25%	4.21%	4.30%
<b>18 Months</b>	3.44%	3.50%	3.585%	3.65%	3.68%	3.75%	3.78%	3.85%	3.92%	4.00%
<b>12 Months</b>	3.44%	3.50%	3.58%	3.65%	3.68%	3.75%	3.78%	3.85%	3.92%	4.00%
	Minimum Balance to Open		Dividend Rate *	APY **						
<b>IRA SHARE</b>	\$25.00		2.10%	2.12%						

## COVERDELL EDUCATION SAVINGS ACCOUNTS (CESA)

TERM / ACCOUNT TYPE	Minimum Balance to Open	Dividend Rate *	APY **
<b>30 Months</b>	\$500.00	3.54%	3.60%
<b>18 Months</b>	\$500.00	3.44%	3.50%
<b>12 Months</b>	\$500.00	3.44%	3.50%
<b>CESA</b>	\$25.00	2.10%	2.12%

\* **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.