



## Share Rate Schedule as of February 2, 2012

share rate schedule

Investment Type	Minimum Deposit	Term	Stated Rate	Annual Percentage Yield	
<b>Regular Savings*</b>	\$25	Avg Daily	0.200%	0.20%	
<b>Holiday Savings Account*</b>	\$5	Avg Daily	0.200%	0.20%	
<b>Checking*</b> \$50 minimum deposit required to open checking account	Tier 1	\$5,000	Avg Daily	0.050%	0.05%
	Tier 2	\$25,000	Avg Daily	0.100%	0.10%
<b>Insured Money Market Rate Account*</b>	Tier 1	\$2,000	Avg Daily	0.250%	0.25%
	Tier 2	\$25,000	Avg Daily	0.349%	0.35%
	Tier 3	\$100,000	Avg Daily	0.549%	0.55%
<b>IRA Savings Account*</b>	\$25	Avg Daily	0.200%	0.20%	
<b>Health Savings Account**</b>	Tier 1	\$100	Avg Daily	0.200%	0.20%
	Tier 2	\$2,000	Avg Daily	0.250%	0.25%
	Tier 3	\$25,000	Avg Daily	0.349%	0.35%
	Tier 4	\$100,000	Avg Daily	0.549%	0.55%
<ul style="list-style-type: none"> <li>• <b>Term Share Certificates**</b></li> <li>• <b>Individual Retirement Account Certificates**</b></li> </ul> <p><b>IRA Certificate Special</b> (Expires April 16<sup>th</sup>) →</p>	\$500	3 months	0.200%	0.20%	
		6 months	0.449%	0.45%	
		1 year	0.747%	0.75%	
		SmartSaver	0.747%	0.75%	
		<b>18 months</b>	<b>1.243%</b>	<b>1.25%</b>	
		2 years	1.045%	1.05%	
		3 years	1.440%	1.45%	
		4 years	1.687%	1.70%	
		5 years	2.080%	2.10%	
	\$100 for 1-year SmartSaver Certificate				

Certificates of \$50,000 - \$99,999 earn a .05% bonus on the stated rate  
 Certificates of \$100,000 or more earn a .10% bonus on the stated rate

- \* Dividends are declared at the end of each month by the Board of Directors based on the Credit Union's earnings and cannot be guaranteed. Dividends compounded monthly. Rates shown last paid January 31, 2012. Dividends paid on average daily balances of \$100 or more on savings and \$5,000 or more on checking.
- \* Dividends compounded monthly. Rates shown are anticipated. Last dividends paid January 31, 2012 at 0.25% APY, 0.35% APY and 0.55% APY. Dividends paid on average daily balances of \$2,000 or more.
- \*\* Dividends compounded monthly. Last dividends paid January 31, 2012.

