

Rates subject to change.



IRA/SHARE CERTIFICATE & MONEY MARKET RATE SCHEDULE
 This sheet is part of our Account Disclosures and Agreement. Please read the entire booklet.

ACCOUNT TYPE	MINIMUM DAILY BALANCE TO OBTAIN APY	RATES			
		With Preferred Plus, Elite 50 Plus, or Premier Checking		Without Preferred Plus, Elite 50 Plus, or Premier Checking	
		DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)	DIVIDEND RATE	ANNUAL PERCENTAGE YIELD (APY)
IRA/Share Certificate	\$10,000	1.95%	1.96%	1.70%	1.71%
	\$2,500	1.85%	1.86%	1.60%	1.61%
	\$500	1.75%	1.76%	1.50%	1.51%
60-month	\$10,000	1.15%	1.16%	0.90%	0.90%
	\$2,500	1.05%	1.05%	0.80%	0.80%
	\$500	0.95%	0.95%	0.70%	0.70%
36-month	\$10,000	0.90%	0.90%	0.65%	0.65%
	\$2,500	0.80%	0.80%	0.55%	0.55%
	\$500	0.70%	0.70%	0.45%	0.45%
24-month	\$10,000	0.75%	0.75%	0.50%	0.50%
	\$2,500	0.70%	0.70%	0.45%	0.45%
	\$500	0.60%	0.60%	0.35%	0.35%
12-month	\$10,000	0.60%	0.60%	0.35%	0.35%
	\$2,500	0.55%	0.55%	0.30%	0.30%
	\$500	0.45%	0.45%	0.20%	0.20%
6-month	\$10,000	0.60%	0.60%	0.35%	0.35%
	\$2,500	0.55%	0.55%	0.30%	0.30%
	\$500	0.45%	0.45%	0.20%	0.20%
12-month No Penalty (Share Certificate only)	\$1,000	0.45%	0.45%	0.20%	0.20%
Money Market Plus	\$2,500 - \$9999.99	0.15%	0.15%	0.15%	0.15%
	\$10,000 - \$24,999.99	0.25%	0.25%	0.25%	0.25%
	\$25,000 - \$49,999.99	0.35%	0.35%	0.35%	0.35%
	\$50,000 - \$99,999.99	0.45%	0.45%	0.45%	0.45%
	\$100,000 and up	0.55%	0.55%	0.55%	0.55%
Market Link	\$5,000 - \$9,999.99	0.15%	0.15%	0.15%	0.15%
	\$10,000 - \$24,999.99	0.25%	0.25%	0.25%	0.25%
	\$25,000 - \$49,999.99	0.35%	0.35%	0.35%	0.35%
	\$50,000 - \$99,999.99	0.45%	0.45%	0.45%	0.45%
	\$100,000 and up	0.55%	0.55%	0.55%	0.55%

IRA/Share Certificates

No withdrawal may reduce the balance below the minimum deposit needed to open the certificate account. Minimum withdrawal from principal is \$500.00. The APY assumes dividends remain in the account until maturity. Early withdrawal subject to penalty. Dividends are compounded and credited quarterly.

Money Market Plus and Market Link

Dividends are compounded and credited monthly. Fees may reduce earnings.

RATES EFFECTIVE AS OF: January 30, 2012 (Replaces rate sheet dated 12/20/11)

This credit union is federally insured by the National Credit Union Administration.

