



# DIVIDEND RATE SHEET

Certificate Rates Effective: March 15, 2010

All Other Rates Effective: March 1, 2010

**APY = ANNUAL PERCENTAGE YIELD**

Accounts	Minimum to Open	Minimum Average Daily Balance to earn Dividends	Minimum Average Daily Balance to avoid fee	Minimum Daily Balance to avoid fee	Dividend Rate	APY
Regular Share Savings	\$15	\$15	—	—	.25%	.26%
Summer Salary and Sub-Shares	\$15	\$25	—	—	.25%	.26%
Christmas Club	\$15	\$25	—	—	.25%	.26%
SmartCheck Share Draft <sup>1</sup>	\$15	\$500	\$2,500	—	.25%	.26%
Money Market <sup>2</sup>	\$2,500	\$2,500	—	\$2,500	.50%	.51%
Individual Retirement Accounts	\$25	\$25	—	—	.50%	.51%

CERTIFICATES	APY								Minimum balance required to open, earn APY, and avoid closure
	3 months <sup>3</sup>	6 months	12 months	24 months	36 months	48 months	60 months		
<b>Regular Term Share</b>									
<i>Annual Percentage Rate</i>	.40%	.75%	1.00%	1.45%	1.75%	2.00%	2.30%		
<i>Annual Percentage Yields</i>	.40%	.75%	1.00%	1.45%	1.75%	2.00%	2.30%		
<b>Special New Money Certificate</b>	13 months								
<i>Annual Percentage Rate</i>	1.60%								
<i>Annual Percentage Yields</i>	1.61%								
<b>IRA Term Share</b>									
<i>Annual Percentage Rate</i>	.40%	.75%	1.00%	1.45%	1.75%	2.00%	2.30%		
<i>Annual Percentage Yields</i>	.40%	.76%	1.01%	1.46%	1.76%	2.02%	2.32%		

- 1) If the average daily balance is \$500 or more, the prospective Dividend Rate and APY shown above will be paid on the entire balance in the account.
- 2) Limited to six (6) withdrawals each month in any combination of automatic, telephone or pre-authorized transfers, no more than three (3) of which may be made by check, draft, debit card or similar order to a third party.
- 3) Minimum deposit for 3 month Term Certificate is \$10,000. All other Regular Term Certificates have a minimum deposit of \$2,500. Minimum deposit for IRA Term Certificate is \$2,000. Substantial penalty for early withdrawal.

Dividends are paid from current income and available earnings, after required transfers to reserves at the end of a dividend period. Fees or other conditions could reduce earnings on any of the accounts listed above. For all share, share draft, share IRA and Money Market Accounts we reserve the right to change the rate without notice.



Your funds are federally insured to at least \$250,000 and backed by the full faith and credit of the United States government. The National Credit Union Administration, a U.S. government agency. Retirement accounts are separately insured by the NCUA up to \$250,000.

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