



Savings Rate Schedule

Effective January 3, 2012

	<u>Nominal Rate</u>	<u>APY*</u>
<u>Regular Savings</u>	0.05%	0.05%
Minimum Balance: \$100		
Dividends compounded monthly		
<u>Holiday Savings</u>	0.10%	0.10%
No Minimum Balance		
Dividends compounded monthly		
<u>Secondary Savings</u>	0.05%	0.05%
Minimum Balance: \$100		
Dividends compounded monthly		
<u>IRA Savings</u>	0.05%	0.05%
Dividends compounded monthly		
<u>Money Market-Tiered Rates</u>		
Minimum Balance: \$2,500		
Balances of \$2,500 to \$19,999.99	0.20%	0.20%
Balances of \$20,000 and over	0.25%	0.25%
Balances of \$50,000 and over	0.35%	0.35%
Dividends compounded monthly		

*APY means Annual Percentage Yield.

	<u>Term</u>	<u>Nominal Rate</u>	<u>APY</u>
<u>Regular & IRA Certificates (CDs)</u>			
Minimum Balance: \$500	60 months	1.64%	1.65%
Dividends compounded monthly	48 months	1.34	1.35
unless otherwise paid	36 months	1.05	1.05
	30 months	0.85	0.85
	24 months	0.70	0.70
	18 months	0.50	0.50
	12 months	0.40	0.40
	6 months	0.30	0.30

	<u>Term</u>	<u>Nominal Rate</u>	<u>APY</u>
<u>Regular & IRA Certificates (CDs)</u>			
Balances over \$10,000	60 months	1.79%	1.80%
Dividends are compounded monthly	48 months	1.49	1.50
unless otherwise paid	36 months	1.20	1.21
	30 months	1.00	1.00
	24 months	0.85	0.85
	18 months	0.65	0.65
	12 months	0.55	0.55
	6 months	0.45	0.45

Rates are subject to change without notice.

There are penalties for early withdrawal from certificate accounts (CDs).

The funds in your savings deposit accounts are federally insured to \$250,000, and your retirement accounts are also federally insured up to \$250,000 by the National Credit Union Administration, a U.S. Government Agency.

