

## Savings & Checking Rates \$25 minimum investment

Annual Percentage Yield is accurate as of **May 16, 2012**. Rates and other terms may change at any time without prior notice. A penalty is imposed for early withdrawal. Fees could reduce earnings on the account.

Account Type	Minimum Opening Deposit	Minimum Balance to Earn APY	Limitations*	Dividend Rate	Annual Percentage Yield
*Dividends will be compounded quarterly and will be credited quarterly.					
<b>Share Savings</b>	\$25.00	\$100.00	Transfer & Withdrawal*	0.15%	0.15%
		\$1,000.00	Transfer & Withdrawal*	0.35%	0.35%
<b>Christmas &amp; Vacation Accounts</b>		\$100.00	Transfer & Withdrawal*	0.15%	0.15%
		\$10,000.00	Transfer & Withdrawal*	0.35%	0.35%
*Dividends will be compounded daily and will be credited quarterly.					
<b>Share Draft/Checking</b>	\$50.00	\$500.00	-	0.15%	0.15%
<b>Premium Checking</b>	\$50.00	Average daily balance of \$750.00		3.00%	3.00%
<b>IRA Savings</b>	\$25.00	-	-	0.40%	0.40%
*Dividends will be compounded monthly and will be credited monthly.					
<b>Money Market Savings</b>	\$1,000.00	\$1,000.00	Call Us	0.25%	0.25%
		\$10,000.00	Call Us	0.45%	0.45%
		\$50,000.00	Call Us	0.60%	0.60%
<b>Peak Investors</b>	\$5,000.00	\$100.00	Transfer & Withdrawal*	0.25%	0.25%
		\$50,000.00	-	0.45%	0.45%
<b>Moola Moola &amp; TuitionClubs</b>	-	\$0.00	Transfer & Withdrawal*	0.15%	0.15%
		\$10,000.00	Transfer & Withdrawal*	0.35%	0.35%
<b>Holiday &amp; Vacation Savings Club Accounts</b>	-	\$100.00	Transfer & Withdrawal*	0.15%	0.15%
		\$10,000.00	Transfer & Withdrawal*	0.35%	0.35%
*For additional information regarding the above accounts, please refer to the <a href="#"><b>Truth-In-Savings Fee Schedule</b></a> .					

## Share & IRA Certificate Rates \$1000 minimum investment

Annual Percentage Yield is accurate as of **May 16, 2012**. Rates and other terms may change at any time without prior notice. \*\$1000.00 minimum required to open Share or IRA Certificate. After your certificate is opened, the dividend rate is fixed for the term. A penalty is imposed for early withdrawal. Fees could reduce earnings on the account.

- Dividends will be compounded quarterly and will be credited quarterly.
- If you close your share account before dividends are paid, you will not receive the accrued dividends.

<b>Terms</b>	<b>Dividend Rate</b>	<b>Annual Percentage Yield</b>	<b>Renewable</b>
6 months	0.40%	0.40%	Automatic
12 months	0.60%	0.60%	Automatic
24 months	0.85%	0.85%	Automatic
36 months	1.10%	1.10%	Automatic
48 months	1.30%	1.31%	Automatic
60 months	1.50%	1.51%	Automatic
IRA - 12 months	0.60%	0.60%	Automatic
IRA - 24 months	0.85%	0.85%	Automatic
IRA - 36 months	1.10%	1.10%	Automatic
IRA - 48 months	1.30%	1.31%	Automatic
IRA - 60 months	1.50%	1.51%	Automatic

\*For additional information regarding the above accounts, please refer to the [Truth-In-Savings Fee Schedule](#).

## One Step Certificate Rates \$2500 minimum investment

<b>Terms</b>	<b>Dividend Rate</b>	<b>Annual Percentage Yield</b>
24 months	0.60%	0.60%
60 months	1.25%	1.26%

Only one step up of rate allowed during the term of the CD.  
Contact our Member Service Representatives for more information.  
The step up in rate cannot occur during the first 6 months of the certificate term.  
The interest rate cannot increase more than 3% over the initial rate of the CD.