



Savings & Investment Rate Sheet

Rates subject to change at any time. Last updated on July 08, 2010

Money Market Fund Accounts					
	Preferred Rate <i>(accounts with direct deposit)</i>	Balance Requirement		Rate <i>(accounts without direct deposit)</i>	Balance Requirement
Up to 3 withdrawals per month	0.25%	\$20,000 to \$49,999		0.05%	\$2,500 to \$9,999
	0.55%	\$50,000 to \$79,999		0.15%	\$10,000 to \$49,999
	0.75%	\$80,000.00 to \$99,999		0.25%	\$50,000 to \$79,999
	0.95%	\$100,000.00 & Over		0.35%	\$80,000.00 to \$99,999
				0.45%	\$100,000.00 & Over

Share Certificates & IRA Certificates					
\$500 minimum deposit	Preferred Rate <i>(accounts with direct deposit)</i>	APY*		Rate <i>(accounts without direct deposit)</i>	APY*
3 months	0.35%	0.35%		0.10%	0.10%
6 months	0.50%	0.50%		0.25%	0.25%
12 months	0.80%	0.80%		0.55%	0.55%
24 months	1.25%	1.26%		1.00%	1.00%
36 months	1.55%	1.56%		1.30%	1.31%
60 months	2.00%	2.02%		1.75%	1.76%

Share Savings		
Balance Requirement	Rate	APY*
\$0 to \$4,999	.05	0.05
\$5,000 to \$9,999	.05	0.05
\$10,000 to \$49,999	.15	0.15
Over \$50,000	.20	0.20

Club Accounts		
	Rate	
Vacation	0.10	4 withdrawals/year
Holiday	0.10	1 withdrawal/year
Tax	0.10	

* Annual Percentage Yield. Federal regulations require a substantial penalty on funds withdrawn prior to maturity for all share certificate deposit accounts. Fees could reduce earnings on accounts. Ask a Member Service Representative for details.