

SAVINGS																								
	Rate (%)		APY (%) ¹																					
Savings²					<p>SAVINGS RATES ANTICIPATED FOR 2009, QUARTER 4</p> <p>¹APY = Annual Percentage Yield</p> <p>²Jubilee dividends: Stated rate is paid quarterly on the portion of the average daily balance within each tier. Limited to one account per member. Depending on the average daily balance, the APY for balances in each tier will range from:</p> <p style="margin-left: 20px;">Tier 10.00% to 1.00%</p> <p style="margin-left: 20px;">Tier 21.00% to 0.51%</p> <p style="margin-left: 20px;">Tier 30.51% to 0.60%</p> <p>All other savings accounts: Stated rate is paid quarterly on the entire average daily balance.</p> <p>Youth Covenant Savings: One withdrawal without penalty permitted per year. Fees apply for subsequent withdrawals.</p> <p>Fees: Earnings may be reduced by fees on some accounts. Call 800-451-5719 for fees and applications.</p> <p>Minimum balance: savings and club accounts require \$25 to open and a minimum average daily balance of \$50 to receive dividends. Money market and dividend checking accounts also require certain minimum balances to avoid monthly account fees.</p> <p>Terms: The APY is based on the assumption that dividends remain on deposit within the account during the dividend period. Withdrawals will reduce earnings.</p> <p>Compounding: Compounding is quarterly on all savings except money market, which are compounded monthly.</p> <p style="text-align: center;"><i>Rates, established each quarter by the Board of Directors, are subject to change</i></p> <p style="text-align: center;">800-451-5719</p> <div style="text-align: center; border: 1px solid black; padding: 5px; width: fit-content; margin: 0 auto;"> <p style="font-size: 8px; margin: 0;">Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government</p> <p style="font-size: 24px; font-weight: bold; margin: 0;">NCUA</p> <p style="font-size: 8px; margin: 0;">National Credit Union Administration, a U.S. Government Agency</p> </div>																			
\$0 to \$500 (tier 1)	1.00	1.00																						
\$500 to \$5,000 (tier 2)	0.45	0.45																						
over \$5,000 (tier 3)	0.60	0.60																						
Club accounts																								
balances to \$5,000	0.45	0.45																						
over \$5,000	0.60	0.60																						
Youth Covenant	0.75	0.75																						
Dividend checking																								
balances to \$10,000	0.15	0.15																						
over \$10,000	0.30	0.30																						
HSAs & IRAs																								
balances to \$5,000	1.24	1.25																						
\$5,000 to \$10,000	1.24	1.25																						
\$10,000 to \$20,000	1.49	1.50																						
\$20,000 to \$30,000	1.49	1.50																						
\$30,000 to \$100,000	1.74	1.75																						
over \$100,000	1.74	1.75																						
Money market accounts																								
balances to \$3,000	0.25	0.25																						
\$3,000 to \$7,500	0.40	0.40																						
\$7,500 to \$15,000	0.45	0.45																						
\$15,000 to \$25,000	0.50	0.50																						
\$25,000 to \$50,000	0.65	0.65																						
\$50,000 to \$100,000	0.75	0.75																						
over \$100,000	1.00	1.00																						
CERTIFICATES																								
	3 months		6 months		12 months		24 months		36 months		48 months		60 months											
minimum balance	Rate (%)	APY ¹ (%)	Rate (%)	APY ¹ (%)	Rate (%)	APY ¹ (%)	Rate (%)	APY ¹ (%)	Rate (%)	APY ¹ (%)	Rate (%)	APY ¹ (%)	Rate (%)	APY ¹ (%)										
\$500	0.35	0.35	0.55	0.55	0.85	0.85	1.10	1.10	1.59	1.60	1.84	1.85	2.18	2.20										
\$3,000	0.50	0.50	0.70	0.70	1.00	1.00	1.24	1.25	1.74	1.75	1.99	2.00	2.33	2.35										
\$25,000	0.55	0.55	0.75	0.75	1.05	1.05	1.29	1.30	1.79	1.80	2.03	2.05	2.38	2.40										
\$100,000			0.85	0.85	1.15	1.15	1.39	1.40	1.89	1.90	2.13	2.15	2.48	2.50										
\$100,000 Church Jumbo			0.95	0.95	1.24	1.25	1.49	1.50	1.99	2.00	2.23	2.25	2.58	2.60										
HSA & IRA certificates (\$500 minimum)					1.00	1.00	1.24	1.25	1.74	1.75														

Early withdrawal penalties (special offerings may vary):
 3, 6, 12 mos.: 1 month's dividends, earned or not
 24, 36 mos.: 3 months' dividends, earned or not
 48, 60 mos.: 6 months' dividends, earned or not

Effective date:
 Certificate dividend rates & APYs, effective as of the date in the upper right hand corner, are subject to change without notice.

Compounding:
 Certificate rates are compounded quarterly. To receive the stated rate and APY, funds must remain on deposit for the life of the certificate.

Rate guarantee:
 Rates & APYs are guaranteed for term of certificate but not for renewal. Offer may be withdrawn at any time.