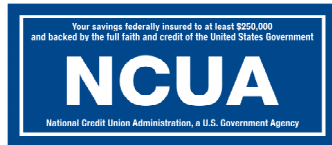


SAVINGS			
	Rate (%)	APY (%) ¹	
Savings²			SAVINGS RATES ANTICIPATED FOR 2010, QUARTER 3 ¹ APY = Annual Percentage Yield ² Jubilee dividends: Stated rate is paid quarterly on the portion of the average daily balance within each tier. Limited to one account per member. Depending on the average daily balance, the APY for balances in each tier will range from: Tier 10.00% to 0.75% Tier 20.75% to 0.39% Tier 30.39% to 0.50% All other savings accounts: Stated rate is paid quarterly on the entire average daily balance. Youth Covenant Savings: One withdrawal without penalty permitted per year. Fees apply for subsequent withdrawals. Fees: Earnings may be reduced by fees on some accounts. Call 800-451-5719 for fees and applications. 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. Terms: The APY is based on the assumption that dividends remain on deposit within the account during the dividend period. Withdrawals will reduce earnings. Compounding: Compounding is quarterly on all savings except money market, which are compounded monthly. <i>Rates, established each quarter by the Board of Directors, are subject to change</i> 800-451-5719
\$50 to \$500 (tier 1)	0.75	0.75	
\$500 to \$5,000 (tier 2)	0.35	0.35	
over \$5,000 (tier 3)	0.50	0.50	
Club accounts			
balances over \$5,000	0.50	0.50	
to \$5,000	0.35	0.35	
Youth Covenant	1.00	1.00	
Dividend checking			
balances over \$10,000	0.25	0.25	
balances to \$10,000	0.10	0.10	
IRAs			
balances over \$70,000	1.99	2.00	
\$20,000 to \$70,000	1.59	1.60	
to \$20,000	1.24	1.25	
HSAs			
balances over \$70,000	1.74	1.75	
\$20,000 to \$70,000	1.29	1.30	
to \$20,000	1.10	1.10	
Money market accounts			
balances over \$100,000	1.00	1.00	
\$50,000 to \$100,000	0.75	0.75	
\$25,000 to \$50,000	0.65	0.65	
\$15,000 to \$25,000	0.50	0.50	
\$7,500 to \$15,000	0.45	0.45	
\$3,000 to \$7,500	0.40	0.40	
to \$3,000	0.25	0.25	



CERTIFICATES														
minimum balance	3 months		6 months		12 months		24 months		36 months		48 months		60 months	
	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.